

FLOOD SWEEPS SCORES TO THEIR DEATH

ENTIRE COUNTRY DEEPLY INUNDATED; 96 DROWNED

HOUSTON, Texas, Dec. 8.—Twenty persons are known to have been drowned near Brookshire, in Waller county, today in the Brazos flood. Brookshire is about sixty miles in an air line from the river's mouth.

In all ninety-six persons have died in the floods.

The entire country surrounding Brookshire is flooded to a depth of from three to ten feet. It is impossible on account of the tremendous damage done to the wires to get an idea of the financial loss.

Hundreds of families have been isolated and fear is that with the limited relief measures in vogue it will be impossible to get food and warm clothing to them.

Necessarily, there will be great suffering. Sixty miles from Brookshire, at the mouth of the river, large areas of farming land have been inundated. Government aid is being sought, but it is feared that help will not reach this district in time and that loss of life and hundreds of thousands of dollars in loss of property may result.

ASK WILSON FOR EQUAL SUFFRAGE

Women March to White House Through Gale.

WASHINGTON, Dec. 8.—A large delegation of women suffragists marched on the White House at noon today to ask President Wilson for a definite expression of his views on women's suffrage.

In a cold, biting wind that whipped their banners and played havoc with feminine hennery, about 100 leaders of the cause, who had remained here after their last week's convention, assembled at suffrage headquarters near the treasury for the march to the White House. Between lines of police and bearing banners representing nearly every state the women tramped off, headed by Dr. Anna Howard Shaw, Mrs. Medill McCormick, Mrs. Susan W. Fitzgerald and others appointed to the committee of fifty-five by the convention to arrange for the meeting with the President.

GREET MRS. PARKHURST.

LONDON, Dec. 8.—Thousands of suffragettes gathered in force to welcome Mrs. Emmeline Pankhurst on her arrival today from Exeter. She was released from the Exeter jail last night.

Although an ambulance and a stretcher were taken to the station they were not needed, as Mrs. Pankhurst was able to alight from the train with the assistance of a nurse and another companion. She looked very weak and made her way with tottering steps from the train to a carriage. She was taken to a nursing home at the head of a long procession of taxicabs containing her cheering supporters.

IRVINGS AGREE ON SEPARATION

Insurance Broker and Wife Divide Valuable Property.

An agreement of separation whereby Mrs. Susan Phoebe Irving recently dismissed her suit for divorce against Washington Irving, a wealthy insurance broker, has been filed with the county recorder, showing that the defendant to the suit patched up his domestic differences by dividing a considerable portion of his property with his wife. The agreement provides that all personal property now standing in the name of either, or which may hereafter be acquired, shall remain the separate property of each. The agreement is dated November 1, 1913.

Mrs. Irving is stopping with her daughter in apartments in Oakland, while her husband is living in San Francisco. Irving is a relative of the famous writer and one of the best known insurance men in the West. Recently he returned from a lengthy tour of Europe. It was following his return that Mrs. Irving surprised her by bringing suit for divorce, alleging that her husband had paid more attention to his servants in his home than he did to her.

BOND ISSUE MAY PROVE INVALID

S. F. Harbor Improvement Security Has Legal Flaw.

SACRAMENTO, Dec. 8.—A possibility that the \$9,000,000 issue of bonds for the improvement of San Francisco harbor may be found to be invalid, owing to the failure of former Governor Gillett to include in his call for the 1909 election the announcement that the bonds were to be voted upon as required by the act of the legislature, has been discovered.

Four and a half million of the bonds were sold two weeks ago, after spirited bidding, to the Halsey-Rollins syndicate of New York at the premium of \$71,000. In the examination of legality of these bonds was the omission of former Governor Gillett discovered.

Whether the mistake will invalidate the bonds has not yet been determined. The legislature of 1909 authorized the placing of the question of issuing these bonds before the people at the next general election, and also specifically instructed Governor Gillett to include it in his proclamation for the election.

LEGISLATURE GAVE DATE.

The act of the legislature gave the specific date on which to hold the election. Whether the detailed instruction of the legislature will make up for the omission of Governor Gillett to put it in his proclamation is a question over which the bond attorneys and Attorney-General Webb are now pondering.

A further bolstering of this weak point in the bonds' legality may be taken from the fact that Governor Johnson in a later proclamation authorizing the issuance of the bonds, following their passing at the polls, is said to have included in the recital of their history a statement that former Governor Gillett had duly authorized the placing of the question upon the ballot.

Auto Hits Wagon; Boy's Skull Broken

Jack Nickerson, 5-year-old son of Mrs. Jessie Nickerson, 3817 Telegraph avenue, is at the point of death in the Emergency hospital with a badly fractured skull, sustained last night when an automobile in which he and his mother were riding collided with a rock wagon at Twenty-sixth street and San Pablo avenue. Both mother and child were thrown out, but Mrs. Nickerson sustained only slight abrasions and a bruised ankle. The little victim of the mishap was operated upon at the hospital last night, but it is reported that his chances for recovery are slight.

International Naval Holiday Is Observed

WASHINGTON, Dec. 8.—An overwhelming vote in the House today passed the Hensley resolution requesting President Wilson, so far as he can do so with due regard for the interests of the United States, to cooperate with the suggestion of Winston Churchill, lord of the British admiralty, for an international naval holiday for one year.

EARNINGS OF U. S. BANKS GREATER

Shareholders Get Bigger Dividends, Says the Comptroller.

WASHINGTON, Dec. 8.—Acting Comptroller of the Currency Thomas P. Kane, in his annual report made public today, says that in view of the currency legislation now pending in Congress and the contemplated revision of the national banking laws in the immediate future it is not deemed advisable to submit any suggestions or recommendations.

Much of the report is given up to statistics of trade and finance which already have been published, and reports of the operations of banks in the United States and the island possessions.

During the year ending June 30, gold exports of the amount of \$77,762,522, or \$5,583,387 in excess of the imports. Silver exports amounted to \$71,614,311, or \$30,345,787 in excess of the imports. Thus the exports of gold and silver combined exceeded the imports of these metals for the year by \$38,914,392.

RATES HIGHER THAN IN 1907.

Money has been firm generally and in the New York market rates for both time loans and commercial paper ruled higher than in any year since 1907.

Based on capital and surplus, the gross earnings of national banks during the year were greater by over 2 percent than during the prior year. While there has been a notable depreciation in the market value of standard and other securities, necessitating a cut in the undivided profit account of the banks, shareholders of national banks received dividends at the average rate of 11 1/4 percent as against an average of 11 1/8 percent for the prior five years.

BELIEVES SLAYER OF SIX IS STILL ALIVE

Sheriff Orders Lopez Barricaded in Mine.

BINGHAM, Utah, Dec. 8.—Satisfied that Ralph Lopez, slayer of six men, is alive in the Utah-Apex mine, Sheriff Smith of Salt Lake county today ordered the mine barricaded in the various exits. His action caused vigorous protests and a council of sheriffs was to be held this afternoon to decide whether again to generate deadly gases in the mine in the hope of asphyxiating Lopez.

"It will cause a useless waste of life to continue the search," said Sheriff Smith, as he ordered every deputy out of the mine. "Lopez is not dead, for his tracks appear but a few hours old."

Deputy Sorenson, the lone survivor of the pursuit of Lopez on November 21, pleaded to continue the search alone. Once during the pursuit in the Six men mine, Lopez appeared on a cliff before a posse and asked them to send for Sorenson that they might fight a duel.

G. W. Hulsey, who came here from Patterson, Cal., to bury his brother, who was killed in the mine by Lopez, and many others vigorously opposed discontinuing the search.

ROYAL ARCH FIGHTING NEW LAW

Battle to Down Ordinance Has Been Begun.

E. H. Hart Files Substitute Measure With Council.

E. H. Hart of the Central Labor Council filed a substitute liquor ordinance with the city council this morning with a demand that the ordinance be passed or submitted to a vote of the people. The proposed ordinance eliminates dry residential zones, cuts down the license for saloons from \$1000 to \$800 per annum, and eliminates the feature concerning the reduction of the number of saloons from 285 to 200.

The city council has five days in which to pass the ordinance or to refuse to pass it, giving a statement in about 200 words of the reasons for refusing to pass the ordinance. The backers of the proposed ordinance will then have to circulate a petition to obtain 15 per cent of the number of registered voters who voted for mayor at the last general election.

SURPRISES LOBBY.

Commissioner of Public Health and Safety F. C. Turner surprised the lobby this morning when the proposed ordinance was filed by suggesting that if the proponents of the substitute ordinance, which is backed by the saloon interests and the Royal Arch, were able to obtain a sufficient number of signatures, the council might be inclined to pass this substitute ordinance and rescind that recently passed reducing the number of saloons.

"If it can be shown that a large percentage of the voters favor this less drastic ordinance," explained Turner, "the council may feel disinclined to put the public to the expense of an election, and acquiesce in the passage of this less drastic bill."

The ordinance filed with the city council this morning was drawn up by several attorneys at the behest of members of the Royal Arch.

(Continued on Page 2, Col. 3)

S. F. CALL-POST IS THE NEW NAME

Old - Time Newspaper Passes Into Hands of F. W. Kellogg.

SAN FRANCISCO, Dec. 8.—The San Francisco Call and Post was the name under which the publication formerly known as the Evening Post appeared on the streets of San Francisco today. The Call published a separate paper under its own name. It is understood that the two publications are to be merged under the name of the San Francisco Call and Post. Announcement was made in the Call-Post today as follows: "The San Francisco Post, its name good will, circulation and subscription list and its Associated Press membership has been purchased by the Call Publishing Company. Its name has been changed with this issue to the San Francisco Call and Post, and under this name will be delivered hereafter to its subscribers."

"THE CALL PUBLISHING CO." "F. W. KELLOGG, President."

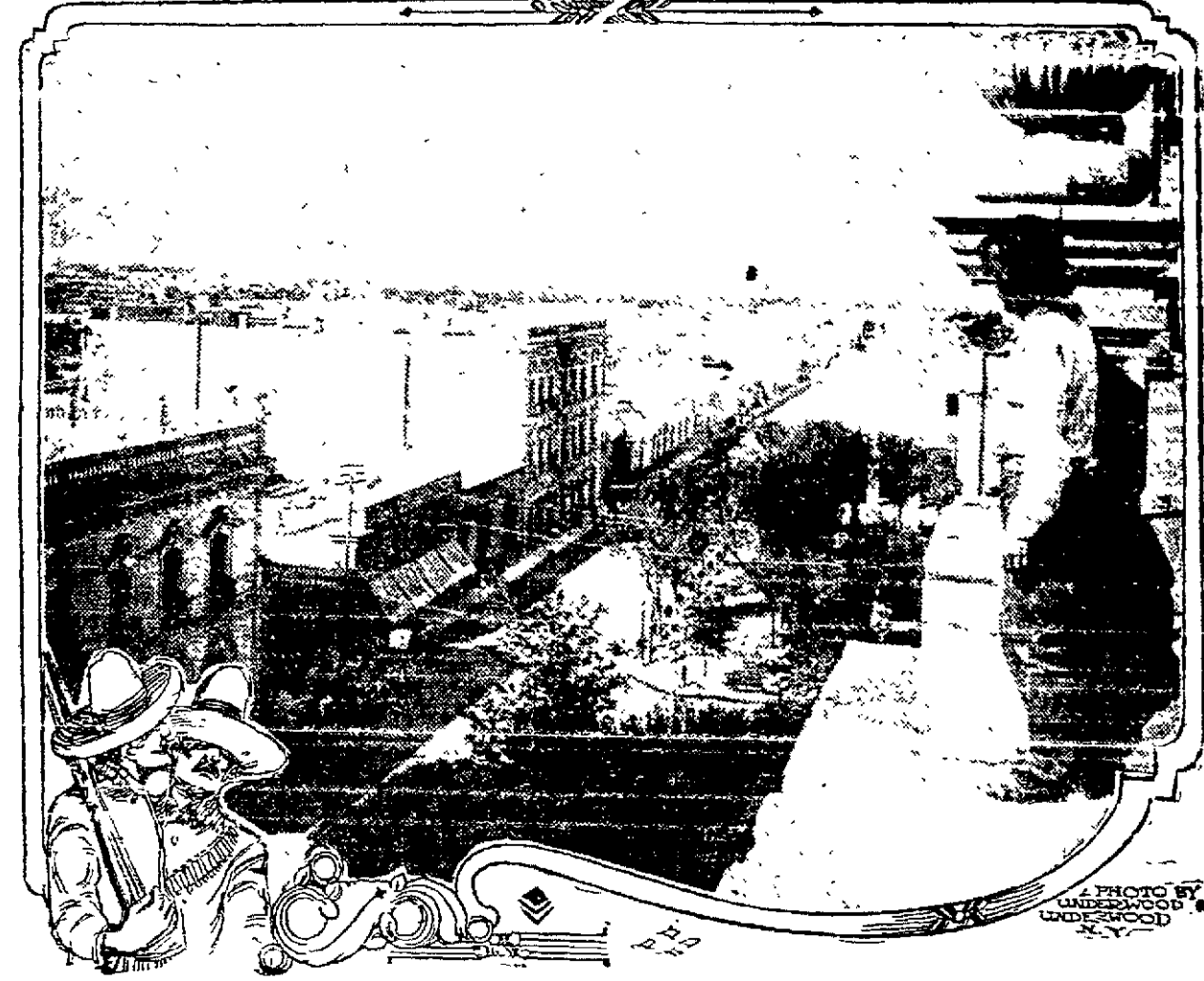
The staff of the Post was notified to appear today and the members were hired to get out tonight's paper. It is understood that the publication will be suspended this week, the Call having almost completed arrangements to carry on the paper. There is a possibility, however, that the two publications will appear again separately tomorrow, but this has not been definitely decided. The employees of the old Post are working from day to day, but it is generally conceded that the Call will have completed the merger before the week is over.

Wilson Denies Plan Of C. A. Protectorate

Wilson told callers today that the United States did not wish to establish a protectorate over any country in Central America or over any other part of the globe.

Publicists reports that the United States contemplated a new and far-reaching policy with respect to Central America, especially Nicaragua, brought a prompt denial from the White House.

CONSTITUTIONALISTS VICTORS; VILLA REDUCES FOOD PRICES



A VIEW OF CHIHUAHUA, THE NEW CAPITAL OF MEXICO, WHICH WAS DESERTED BY THE FEDERAL MILITARY GOVERNOR WITH 3,000 TROOPS. SO SUCCESSFUL HAVE THE REBELS BEEN IN BESTING THE CITY THAT NO FOOD HAS BEEN GOTTEN THROUGH THE LINES, AND RATHER THAN FACE ULTIMATE STARVATION THE FEDERAL TROOPS EVACUATED THE CITY AND ARE NOW MAKING THEIR WAY IN MAD FLIGHT TOWARDS THE UNITED STATES BORDER.

SETTLE BIG ESTATE OF HEIRESS AND MOTORMAN

Compromise Is Sequel to Wedding and Deaths of Miss Jensen and C. E. Randall

A romance which began fifteen years ago when Emma C. Jensen, daughter of a wealthy Solano county rancher, fell in love with and married Charles E. Randall, a street car motorman of San Francisco and which ended when Mrs. Randall died last January, six days after her husband had passed away, had its sequel in the Superior Court today when a compromise between their respective heirs, settling an estate valued at \$125,000, was filed. By the terms of the compromise the husband's heirs are to receive a cash payment of \$35,000, while the balance of the estate will be divided among relatives of Mrs. Randall. Besides the beautiful home at 2855 Fruitvale avenue, built following the marriage of the couple, there are valuable holdings in Solano, Santa Cruz and San Francisco counties. In Solano there was more than 500 acres belonging to the holdings of the late T. C. Jensen, father of Mrs. Randall. The San Francisco property consists of holdings at Third and Brannan streets, Sixteenth and Howard streets and Fifteenth and Dolores streets. Portions of the realty have been sold by the executors.

HUSBAND LEFT NO WILL.

Randall died on January 10, leaving no will. On January 19 his wife passed away, leaving a will in which she bequeathed sums ranging from \$500 to \$2000 among her relatives while the last residue of the estate was willed to her husband. Prior to her death Mrs. Randall had decided the greater part of her property to her husband, placing the deeds in the hands of Morrison, Dunne & Brobeck, attorneys, of San Francisco. Upon her death the deeds, still unrecorded, fell into the hands of the executors, Edwin Smith and Niel L. Nielsen. The executors laid claim to all the property, on the grounds that title had never passed to the estate.

Among the heirs of Mrs. Randall who will share in her property are Mrs. Henry Winkle, an aunt of Santa Cruz; Mrs. Hanna Atkinson, her husband's mother, and a number of cousins, including Geo. H. Winkle, Edward A. Winkle, Santa Cruz, Adolph Heisen and Peter R. Bahr, children of Mrs. Marguerite Bahr of Oakland, and Emile Reese of Bakerfield.

The wedding between the beautiful daughter of T. C. Jensen and the motorman, Randall, took place as a great surprise to the many friends and relatives of the bride. At the time of her husband's death, Mrs. Randall was apparently in perfect health, it is said, but she survived him by less than a week.

CAPTURE A MEXICAN TOWN

Constitutionalists Have Taken Yxcuitlas Tepic.

BULLETIN.

JUAREZ, Dec. 8.—Chihuahua City was in complete control of the rebel troops today, although General Villa was still working outside the city and had not entered up to noon. The troops that did enter were those under General Chao. Federico Mave, the civil governor, was still in possession, but ready to greet Villa.

DOUGLAS, ARIZ. DEC. 8.—The capture of Yxcuitlas, Tepic, by Mexican constitutionalists under Colonel Rafael Buelna was reported today in dispatches to the insurgent junta here. No details were given.

LOW PRICES ORDER.

JUAREZ, Mexico, Dec. 8.—As a means of placing the rebel territory on a normal basis General Francisco Villa issued today an order that all foodstuffs shall be sold at prices usually obtained in times of peace. Shores in Chihuahua and other rebel cities are required to sell goods at prices named by Villa.

The rebel leader said that if merchants attempted to ask higher prices on account of the war he would confiscate their property.

Trainloads of provisions are to be shipped from Juarez to the rebel furnished citizens of Chihuahua. The foodstuffs are to be sold at cost price until the merchants are able to replenish their stock after the reopening of the railroad.

VILLA ON ALERT.

Unless the federal troops who deserted Chihuahua unexpectedly turn up and resort to guerrilla warfare the northern part of Mexico will assume a semblance of peace through the opening of railroads. Villa has been reported that Luis Terrazani, the wealthy landowner, had paid to have the federal army escort himself and other civilians to the border and that the federalists, after reaching the border, might attempt to retreat to the state of Nuevo Leon.

Hans Schmidt on Trial For Slaying of Girl

NEW YORK, Dec. 8.—Hans Schmidt, one-time assistant pastor of St. Joseph's church, was placed on trial today for the murder of Anna Ammiller, a young woman who shot and killed J. D. Van Baalen, an advertising collector, pleaded not guilty before Superior Judge, Dunne today. It was the first time that she has not shed tears on making a public appearance. Her case was continued one week to be set.

Water Company-Western Pacific Deeds Are Filed

By the terms of a deed dated November 1, 1913, and filed today the Spring Valley Water Company has transferred to the Western Pacific Railway Company a strip of land 100 feet wide, extending between the towns of Niles and Pleasanton and along the present right-of-way of the railroad. The transfer is believed to have been for the purpose of straightening out land titles not heretofore tested with the railroad over its right-of-way in that part of the county.

Leah Alexander Pleads Not Guilty of Slaying

SAN FRANCISCO, Dec. 8.—Miss Leah Alexander, the young woman who shot and killed J. D. Van Baalen, an advertising collector, pleaded not guilty before Superior Judge, Dunne today. It was the first time that she has not shed tears on making a public appearance. Her case was continued one week to be set.

F. B. Sayre and Wife See London Sights

LONDON, Dec. 8.—Francis B. Sayre and wife, who was Miss Jessie Woodward Wilson, spent their first day in London making a sight-seeing trip around the city.

CHIEF ARMY ENGINEER REPORTS

Presents Estimates for Pacific Coast Harbor Improvements.

\$41,483,895 Considered Necessary During Year 1915.

WASHINGTON, Dec. 5.—More than \$4,000,000 for the Mississippi river, almost \$3,000,000 for the Ohio river, more than \$2,000,000 for the Missouri river, almost \$2,500,000 for the Columbia river, and \$1,000,000 for the Delaware river are the amounts considered necessary by the chief of engineers for the army for the improvement and development of great waterways during the fiscal year 1915.

APPROPRIATIONS FOR SNAGGING.

"Liberal appropriations are considered proper and desirable for snagging and other work necessary to make natural channels available wherever water-borne commerce exists or is reasonably prospective," says the chief of engineers. "It is believed that expenditures for such improvements are always useful and advantageous to the general public, especially since the introduction and rapid development of small gasoline motor boats for combined freight and passenger transportation."

ESTIMATES OF AMOUNTS NEEDED FOR FORTIFICATIONS IN THE UNITED STATES AGGREGATE \$1,025,000 AND IN THE INSULAR POSSESSIONS \$922,500.

OAKLAND HARBOR

The estimates for the far western states are: California—Los Angeles harbor, \$15,000; San Francisco harbor, \$30,000; Humboldt harbor and bay (rebuilding jetties), \$25,000; Sacramento and Feather rivers, \$25,000; Oregon—Coquille river, \$49,000; entrance to Coos bay harbor, \$50,000; Coos river, \$35,000; Siuslaw river mouth, \$5,000; Tillamook bay, \$20,000; Nehalem river, \$20,000; entrance to bay, \$16,175; Snake river, \$10,000. Washington—Cowlitz and Lewis rivers, \$16,000; Puget Sound and tributary waters, \$25,000; waterway, Puget sound to Lakes Union and Washington, \$37,000; Skagit river, \$10,000; Columbia river, Bridgeport to Kettle Falls, \$25,000. Hawaii—Honolulu harbor, \$125,000; Hilo harbor, \$100,000. Columbia river—Improving mouth, \$100,000; improvements below Portland, \$100,000; San Joaquin bay, \$10,000; Three-Mile Rapids, \$45,000; upper Columbia and Snake rivers, \$10,000; Willamette river above Portland, \$20,000; Clatskanie river, \$1,000. End rivers and harbors advance.

FIRST PRESBYTERIAN WELCOMES NEW MEMBERS

At the communion services conducted yesterday morning in the First Presbyterian church of this city, twenty-five new members were received and welcomed into the church by Rev. Frank L. Goodspeed, pastor of the church.

The congregation will worship in the new auditorium of the church Sunday morning, December 21, but the building will not be dedicated until the second Sunday in January. The new \$20,000 organ will then be completed. The instrument is now being tuned and the first hymn on the organ will be given by Benjamin S. Moore, formerly organist of Calvary Presbyterian church of San Francisco, who has been engaged by the church to preside over the organ in the local church.

The committee on the dedication of the new church consists of F. M. Greenwood, R. L. Stephenson, A. P. Weister, M. M. Brown and Dr. J. H. Todd. Building and grounds committee, Frank M. Greenwood, J. A. Smith and Charles Williams.

The Christmas services for the people of the Sunday school will be held Monday, December 22, when the children will make their contributions of provisions and clothing, which will be presented to the King's Daughters for distribution to the poor.

Next Friday evening the Ladies Aid Society will tender a reception to the new members of the church.

PIAN YULETIDE PROGRAM.

Plans are under way for a program of outdoor music to be given on Christmas eve under the auspices of the municipal playground commission. At a special meeting held yesterday in Hotel Oakland for the formation of arrangements for the yuletide entertainment, Miss Ethel Moore, president of the commission, presided.

Consumption Takes 350 People Daily

In the United States and the deadly germs claim more victims in cities than in rural districts and no doubt to the increased number of indoor workers in confining quarters and their lack of sunshine.

Tubercular germs always attack when the system is weakened from colds or overwork, overstrain, confining quarters or any drain which has reduced the vitality of the body. But nature provides a corrector and the best of all is cod liver oil.

It is emphasized that during change of seasons our blood should be kept rich and pure by taking Scott's Emulsion.

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ESHELMAN IN GOVERNORSHIP FIGHT

Railroad Commission Head Intimates He Will Be in On the Race.

If Governor Johnson Desires, He Will Be on State Ticket.

JOHN ESHELMAN, president of the railroad commission, yesterday intimated that he was ready to run for Governor in the Progressive ticket in 1914 if in doing so he could serve the convenience of Governor Johnson. To the Associated Press, Commissioner Esheleman gave today the following signed statement:

"In response to inquiries whether or not I would run for Governor if Governor Johnson wanted me to, it is my intention to do so."

Johnson asking me to do anything that I would not be willing to do."

Esheleman, who is the chief of engineers, is making a statement concerning his attitude with reference to running for Governor because I sincerely believe that Governor Johnson should receive the support of the people of the state for any position to which he might aspire, and, feeling this, I believe that he alone should be permitted to determine, without any outside interference, whether he wants to run for Governor or Senator.

"Pending his determination of this question I certainly must be excused from making any statement regarding it."

Governor Johnson's hearty praise of Commissioner Esheleman's record and of the personal endorsement of him at the Progressive conference last Saturday was the subject of much comment among the delegates. It was generally understood by those who attended the conference that the Governor did not wish to succeed himself, but that his final decision would be influenced by two unsettled considerations.

Held for Importing Mediterranean Fly

Saloonmen's Fight Started by Sailing of Substitute Petition With Council.

SAN FRANCISCO, Dec. 8.—Dr. F. M. Spengler, ship surgeon of the Pacific Mail liner City of Sydney, which plies between San Francisco and the isthmus of Panama, was arrested today under the quarantine act, charged with having imported on December 3 Mexican oranges infected with the Mediterranean fly.

The government from the position that a ship surgeon could not well be ignorant of the quarantine laws. Dr. Spengler said he had merely brought in a few Mexican oranges as curiosities to show his friends how small they were.

The maximum penalty is \$500 fine and one year's imprisonment.

Senator Doumergu Accepts Ministry

PARIS, Dec. 8.—Senator Gaston Doumergu today informed President Poincare that he would accept the office of prime minister. The Socialist Senator since the post was offered to him has been able to obtain assurances of support from the leaders of the majority in the chambers of deputies and the senate sufficient to form a majority in his favor.

Accuses Crown Prince of 'Siding With Soldier'

BERLIN, Dec. 8.—The hand of the German Crown Prince was at work in the recent crisis in Zabern, Alsace, according to Dr. Georges Weil, a Socialist deputy in the imperial parliament. Speaking to his constituency of Metz today Dr. Weil said: "The Crown Prince sided strongly with the soldier."

Editor Hail Given Eight-Year Sentence

QUINCY, Cal., Dec. 8.—F. G. Hall, editor, convicted of manslaughter for the killing of Attorney J. A. Bowie here, August 16 last, was this morning sentenced to eight years in San Quentin by Judge Monro. Attorney J. M. Hanley, son-in-law of the defendant, immediately served notice that the defense would appeal the sentence.

Editor was removed when sentence was passed. A largely signed petition for probation was not considered.

D. E. Collins Sued On Assigned Claims

D. Edward Collins, former president of the defunct California Bank, has been made defendant in the Superior Court to a suit brought by the Phillips on an assigned claim for \$147,750 alleged to have been owing the Sunset Grocery Company for goods purchased during the last four years. Collins resides at 1804 Harrison street.

THIEVES ENTER HOME IN FAMILY'S ABSENCE

The home of G. H. Haines, 1867 Tenth street, was robbed last night by thieves who entered the house while the family was out. The thieves broke through the glass in the upper part and reached the room where the family was sleeping. Several articles of value were taken, the total amounting to about \$50.

The family was at the theater at the time and reported the theft to the police on their return.

On going to his office this morning Frank Tansley found that robbers had entered the premises and took lock valued at \$15. He reported to the police. The police went to the house and found the family's clothes and trunks from the room of Vincent Nevis, at the American Hotel several days ago.

CHURCH ASKS COUNCIL TO REVOKE 12 LICENSES

The Tenth Avenue Baptist Church organization filed a petition with the city council today asking for the revocation of the twelve licenses which are under review by the reform forces. A dozen petitions naming these cafes have already been placed on file with the council without comment.

INSTITUTE OF BANKERS TO ENTERTAIN

H. J. Dreher, President of National Body, to Be Guest in Oakland.

Will Be Tendered Banquet at Hotel Oakland by Local Chapter of Order.

H. J. Dreher, president of the national institute of bankers, will be the guest of the local organization and will be taken on a tour of the bay and the city by automobile. During the day a luncheon will be given in honor of the visitor at the Hotel Oakland and the Hotel Shattuck in Berkeley, this depending on the route to be taken by the automobile.

In the evening the official will be entertained at a banquet to be given at the Hotel Oakland, at which the board of directors of the institute will be present.

The institute of bankers is a national organization of bankers and is one of the largest of its kind in the world. It has headquarters at the corner of Thirteenth and Franklin streets, will follow.

The board of governors who will entertain the president includes: President, W. F. Marshall of Berkeley, vice-president, J. S. Kilham, secretary-treasurer, George W. Ludlow, J. E. Smith of Oakland, George R. Gilmour of Berkeley, G. T. Douglas, C. J. Feelan and Melson Ernst of Oakland.

Dreher, who is 38 years of age, is the assistant cashier of the Marshall-Finch Bank of Milwaukee. He is in his eighth year from membership to his present position. He was elected to the presidency of the American Institute of Banking at the convention of the organization at Richmond, Va., in September.

ROYAL ARCH TO FIGHT ORDINANCE

Saloonmen's Fight Started by Sailing of Substitute Petition With Council.

(Continued From Page 1)

of the Central Labor Council and of certain saloon interests. It follows close upon the meeting reported a few weeks ago in THE TRIBUNE at which the members of the Knights of the Royal Arch and the saloon men determined to fight the reduction of the number of saloons and to oppose all reforms. It was decided at that time to raise a "slush fund" to defray the expenses of a bitter fight against the reform ordinance which has been passed by the city council.

According to Hart, who filed the ordinance today with an affidavit that he was a taxpayer and elector, and that he would circulate a petition in case the ordinance should not be passed by the city council, the ordinance recently passed by the city council, so far as minor details are concerned, is not in the matter of prohibiting saloons, but in the matter of prohibiting saloons. But the main reforms of the ordinance as passed by the city council, and destined to go into effect January 1, have been eliminated. The rate in license has been eliminated, as well as the reduction of the number of saloons.

The action of the saloon men, who are back of the ordinance, is in effect an attempt on the part of the saloon interests of Oakland to dictate to the citizens of this municipality how the liquor traffic shall be regulated.

The commissioners stated today that they would not pass the initiative bill, and the city council will be instructed to prepare a statement of the ordinance not passing it. This statement will be returned to Hart at the end of five days.

It will then become necessary for Hart to circulate a petition for a special election or for the passage of the ordinance by the council. This petition, to be sufficient to make it mandatory upon the council to either pass the ordinance or submit it to the voters at a special election, must contain 10 per cent of the vote for mayor at the last general election. This is about 5500 signatures that are necessary.

If only 5 per cent of the vote for mayor at the last election be obtained, the council will be directed to submit the ordinance to the voters at the time of the next general election, which is due in a little more than a year.

Attorney Phillips, attorney for certain saloon men, appeared in behalf of the backers of the initiative ordinance to retain the number of saloons at 282 and to prevent the ordinance from being passed.

Hart explained the main points of the proposed ordinance.

87 OF 1256 STUDENTS PHYSICALLY SOUND

PHILADELPHIA, Dec. 8.—Statistics made public by Dr. H. Tait McKenzie, director of physical education of the University of Pennsylvania, show that only 87 of 1256 students in the university's freshman class are physically perfect.

More than one-third of the class members are defective in vision. The strongest man in the University is Michael Dorizas, a Greek, who has a total strength test of 174 kilograms, breaking the former record of the university, held by O. W. Hulman, of 1514 kilograms. F. W. Hanson leads the freshman class, with 1495 kilograms.

GUST HAKIS SENTENCED TO 5 MONTHS IN PRISON

Guest Hakis, who is alleged to have gambled away \$400 on a Greek wrestler, was sentenced to five months in the city prison on two charges of misdemeanor embezzlement by Judge Mortimer Smith. Hakis worked for the Oakland Commission Company, and is alleged to have misappropriated a number of small sums. The complaints were filed by Theo. Rantau, his employer.

Best Cough Medicine for Children

"I am very glad to say a few words in praise of Chamberlain's Cough Remedy," writes Mrs. L. M. McKenney, Milwaukee. "I have used it for years both for my children and myself, and it never fails to relieve and cure a cough or cold. No family with children should be without it as it gives almost immediate relief in cases of whooping cough, croup, and colds. It is pleasant and safe to take, which is of great importance when a medicine must be given to young children. For sale by Ogden Bros. Drug Stores."

VIEW OF CALIFORNIA

"If I were asked what I have seen in California, I should reply that I have seen both of these aspirations of America, the material and the spiritual, side by side. The striving after commercial prosperity, and the striving after righteousness. I have seen the University of California, And, without reflecting upon any other, I am learning this splendid vision of the state which is the heart of that institution on the heights of Mount Diablo."

AUTHOR SPEAKS IN OAKLAND CHURCH

Winston Churchill Declares Religion Is Feeling, Motive Power.

Declares State University is True Spirit of California.

Before a large congregation of parishioners at the Episcopal church, the author of "The Crisis" and other works, delivered an address yesterday morning in St. Paul's Episcopal church. The novelist appeared in vestments. Miss Rena Vivian of New York sang the offertory. The services commemorated the first anniversary of the creation of the new state of California.

Speaking upon the text "To the Unknown God, Whom Therefore Ye Know Not," Winston Churchill declared that the state of California is the true spirit of California.

"There are, my friends, in our great state of California, thousands and hundreds of thousands of men and women who believe themselves to have abandoned Christianity. I say purposely, who believe themselves to have abandoned it. There are many reasons for this. And one of these reasons is a well-known thinker of our time has well expressed when he said, 'that what people want is a religion which they can believe in. True religion is feeling. There are some who are fired with it, who spend their lives in willing sacrifice, and yet have a very vague notion of what it is. They would have been happier if they had known, if they had been able to interpret it in terms which they could have understood and accepted.'"

"Religion, I repeat, is feeling, energy, motive power. And St. Paul is the classic example of a man who was fired with it, and who, in consequence, labored more abundantly than they all. But religion needs to be interpreted in the light of the enlightenment of the present age, and science and reason have to have any meaning. And in the four centuries which followed Paul's speech to the Athenians, an extraordinary thing happened. All the science and learning of the Roman Empire were gradually brought to bear in an attempt to interpret the teaching of the world of the life and death of the obscure prophet of Galilee, when at first it seemed as if it were a waste of time. And in the end, when we now know as Lord and Savior, and what was the result? A creed, a religious philosophy which was accepted by the entire western world."

INTERPRETATION MUST CHANGE. "And the great, fundamental truths of that creed are not to be changed. The incarnation, the Godship of Jesus Christ, the eternal verity of God the Father, Son and Holy Spirit. But, as philosophy and science have grown, and as we now know as Lord and Savior, and what was the result? A creed, a religious philosophy which was accepted by the entire western world."

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KELLER RETIRES FROM BUSINESS

News That Will Cause Much Widespread Comment.

The retirement of M. J. Keller, who has been established in the clothing business in Oakland since 1879 and prominently identified with the city's commercial history since that time, has been announced.

His store has been leased and fixtures sold to a new firm, whose name has not yet been made public, and a \$20,000 stock of clothing and furnishings goods for men and boys is to be entirely closed out at a sacrifice before turning the store over to the new firm.

Mr. Keller is well known and well liked and always enjoyed the confidence of the community as a liberal and generous man.

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LAND PENMEN IN PETITION FORGERY

Two Involved in Bogus Signatures to Redlight Abatement Referendum.

SAN FRANCISCO, Dec. 8.—The investigation into the forgery of signatures on the recent red light abatement act referendum petition by the district attorney's office, came to a successful close today when two men alleged to have penned most of the names are known and all are to be arrested at once.

This valued information is said to have been furnished to Assistant District Attorney Louis Ferran by men who were employed in the circulation of said petition. Arrest of the two forgers, it is said, will disclose names of several well known men who planned the fraud and handled the financial end of the scheme.

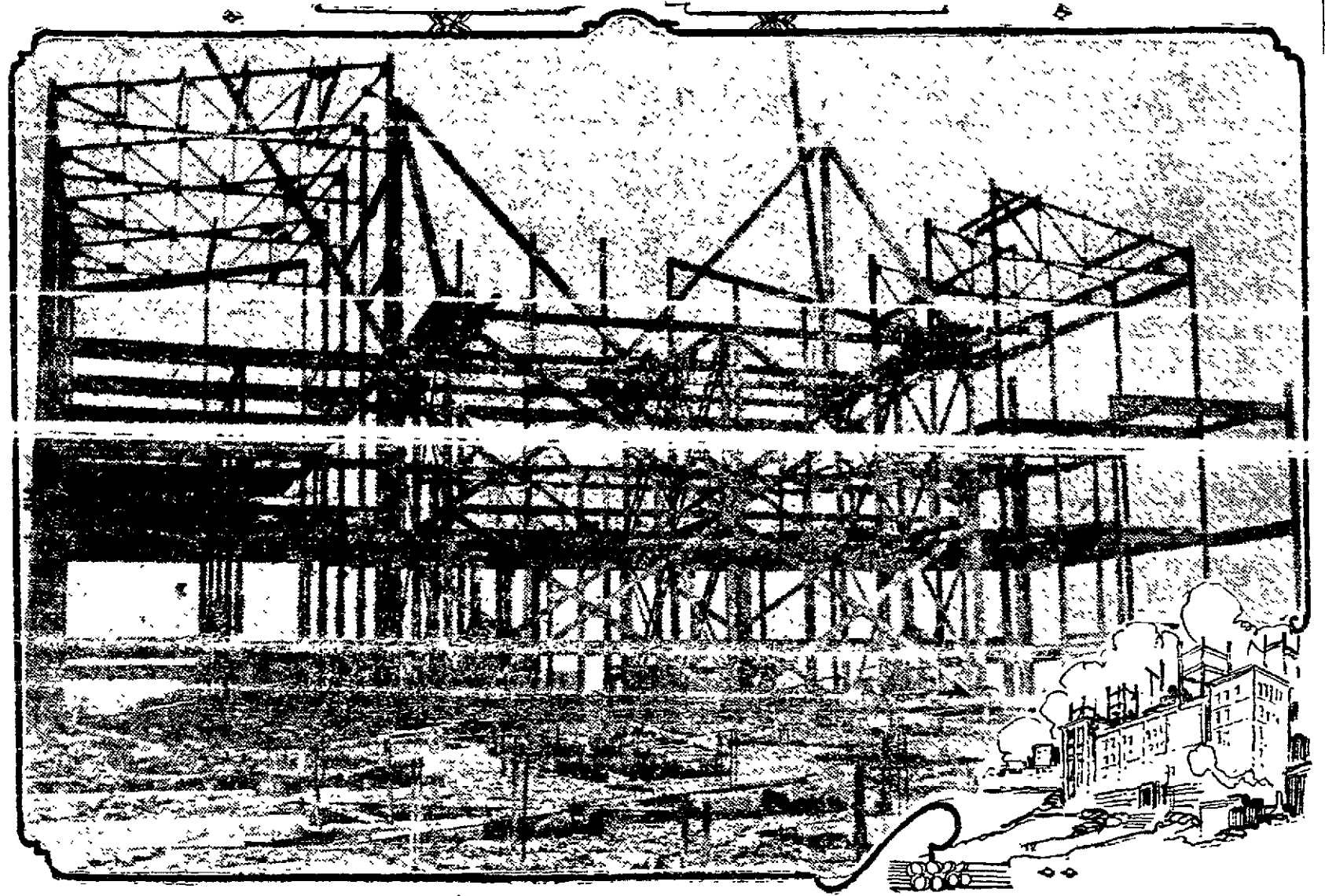
of the arrest which will be made today, will undoubtedly result in the arrest of prominent men who have hidden behind the delicate work of the "penmen."

The petitions have been in a private office, in no way connected with the Hall of Justice building, where a score of handwriting experts have examined the signatures. It is said that the name of Supervisor Fred V. Hunter was found to have been forged, as well as the names of many other prominent men. The pen work is said to have been done at the headquarters of those opposed to the red light abatement act, which are in the Pacific Building, and also in the Bank of Italy building.

It has been claimed that the petition, which contained 10,000 signatures more than the 20,000 necessary to carry it, had at least 600 forged names upon it, and that they were placed on the petition at the instigation of men who had been employed by the red light district and gave a large fund to defeat the bill.

These suspects who have been trailed for some time by the District Attorney's office, have frequently been "on the carpet," but each time succeeded in getting out of their hole. Yesterday, however, the evidence was so strong that they weakened and confessed to the forgeries.

To Complete Auditorium Steelwork in January Building Will Be One of Finest in the World



PHOTOGRAPH SHOWING THE STEEL WORK SO FAR ERECTED FOR THE MUNICIPAL AUDITORIUM SOUTH OF THE TWELFTH STREET DAM.

Steel work on the new municipal auditorium south of the Twelfth street dam will be completed January 31, 1914, according to the contractors, Dyer Bros., and City Supervising Architect J. J. Donovan. The work of erecting the steel is progressing splendidly, and the building holds a record for a structure of its size in that no accidents have occurred endangering or costing human life.

The contract for the steel work was let last May to Dyer Bros. and arrangements were made immediately for the fabrication of the steel in the east and its delivery here at the earliest possible moment. The steel began to arrive some weeks later and the erection was commenced.

ONE OF WORLD'S FINEST BUILDINGS.

The structure will contain 2,050 tons of steel when completed. This will be the largest span of any arch in the world.

Superb as an architectural and engineering feat is the part of the plans which call for twenty-two columns of steel surmounted by eleven three-hinged steel arches, spanning a distance of 175 feet in the clear. This is the greatest span of any arch in a building west of New York, and there are almost no other buildings in America which contain steel work of this character. It is noted by architects that the sweeping and majestic lines of the interior of the auditorium resulting from this piece of work will be of unsurpassed beauty.

It will be a delicate engineering operation to place these great arches and to hold them in position while the concrete is being placed. The skill required to do this work must be of an exceptional character, and architects declare that if it is done successfully and without mishap the municipal auditorium will be one of the engineering wonders of the west.

ARCHES PART OF DECORATION.

A unique feature of the use of these arches is that they have been so planned as to form a part of the interior decoration of the auditorium. The work has been carefully supervised and it is promised that there will be no flaws in the steel work. The building is one that will prove interesting to engineers in several ways. It was found that the filled land which formed the site was not satisfactory, and this tremendous structure had to be given an artificial foundation. A concrete and steel raft, resting upon piles, was placed, and this forms the base of the building.

NEW PROTECTION BUREAU CREATED

Ordinance Establishing Innovation for Women Given Final Passage.

The ordinance creating a woman's protective bureau was given final passage this morning by the council and became a law. Mayor Mott announced that he would immediately ask the civil service board to consent to the emergency or temporary appointments of Miss Beatrice A. McCall and Miss Alice Richardson as secretary and assistant secretary of the bureau at salaries of \$175 and \$100 per month. It is not known whether the civil service board will give this consent, but Mayor Mott announced that he anticipated no difficulty in spite of the fact that Miss McCall is a non-resident, as he said that the civil service commissioners understood the situation and had practically agreed to the matter.

It was with some hesitation that Commissioner John P. Fox voted for the ordinance creating the bureau today. The ordinance gives the two women somewhat heavy duties, which in some measure trespass upon the functions of the police.

"There will be continual conflict between these two departments," said Fox. "The police will be a woman's police department."

Forrest, Chief of Police Peterson, whether he was satisfied with the ordinance, "I'm satisfied with anything the council does," responded Peterson. "That's my job."

"You may be satisfied," said Forrest, "but I'm not."

"The chief should answer this fairly," suggested Mayor Mott.

"The bureau is not in my department," returned Peterson. "It has nothing to do with me, nor I with the proposed bureau. I see no reason why I should be expected to have any opinion on the matter."

The ordinance was finally passed. Commissioners Anderson and Baccus were absent. The passage of the ordinance is the result of a promise made prior to the last bond election by Mayor Mott to a committee of women voters.

SURRENDERS ON BRIBERY CHARGE

Former Mayor McGuire of Syracuse Answers "Frame-Up."

NEW YORK, Dec. 8.—James K. McGuire, ex-mayor of Syracuse, N. Y., came down to the city today from his home in New Rochelle to surrender to the district attorney on an indictment charging that he solicited a \$5,000 bribe from a corporation in the interest of the Democratic state committee. His indictment was an outgrowth of the John Doe investigation to suit the charges that contractors had been "kickbacked" into making campaign contributions.

Returning from the south Saturday after a trip to the tropics, McGuire last night issued a long statement saying that the charge against him was a "frame-up" hatched by interested parties whose materials were rejected by the state.

'MELON CARVING' MAY BE PEOPLE'S

Rehabilitation of Railroads Will Mean Cool Billion for Trade Arteries.

In the fullness of time it begins to appear as though the railroads, heretofore given to carving "melons" for the benefit of speculators and financial "operators," may be about to cut a billion dollar melon for the benefit of the whole people. Admittedly, the rehabilitation so drastically needed by the transportation system of America will cost a cool billion. Portions of this sum will be expended in the conceivable trade artery. Public sentiment, and even the Interstate Commerce Commission, seem shaping to make that rehabilitation possible.

A recent address made by Chairman E. E. Clark, of the Commission, to the National Association of Railway Commissioners, is significant. He told his hearers that the railroads could not provide the transportation facilities asked of them, and to freight and passengers, unless their income was increased and their credit strengthened. This meant, he intimated, a general all small elevation of rates. He admitted prejudice against such policy, growing out of the past high financing and abuses of the carriers. But he said that if the carriers are to be permitted for their part, the commerce of the whole nation would be made a victim.

EXTENSIVE STANDARDIZATION NEEDED.

No one doubts that the railroads of the whole country are in need of extensive standardization. Their equipment and facilities are entirely insufficient to meet the daily demands upon them, not to anticipate the future. It is conservatively estimated that at least a billion dollars is required for this task, which cannot much longer with safety be delayed.

No one recognizes the situation more keenly than the average railroad head. But he knows also that it is impossible for the railroad to market bonds and securities so long as its income is, as at present, upon a problematic and fluctuating basis.

If the railroads could borrow the money they need, hypothecating their securities in return, the resulting enormous expenditures would flow into every commercial and industrial channel in America. The prosperity that now lacks a finishing touch because the railroads have perforce, stayed out of the purchasing market would mount into unprecedented proportions. The country in general would begin to enjoy one of the most opulent eras in its history.

PUBLIC RECOGNIZES CRISIS.

The public would not object to a modest increase in rates, if the increase were made uniform and if there was no individual expropriation. The American people are not slow to recognize a crisis when they meet one, and they are beginning to understand the folly of attempting to weak punishment upon the railroad of today for the offenses of the railroad of yesterday.

Any hesitancy on part of public sentiment is to be found in fear that these ancient sins may be repeated. The public wants to know that the huge treasure imperatively needed by the railroads will go to the laying of tracks, the purchasing of supplies and the replacement purposes, crushing competitors and huge "melon" disbursements. The people do not believe the railroads' honest disbursements. But they do not expect again to tolerate the distribution of what used to be the equivalent of practical price money.

BETTER ERA AT HAND.

Reliable evidence is at hand that an era of better understanding has been reached as between the railroads and the people. The former seem resolved on a more

RESTAURANT MEN FOR LOWER PRICES

Association Goes on Record Against Exorbitant Charges During Fair.

SAN FRANCISCO, Dec. 8.—Visitors to San Francisco during the Panama-Pacific International Exposition in 1915 will not be charged excessive prices for their meals, if the San Francisco Restaurant Men's Association can prevent it. The association has gone on record as being opposed to exorbitant charges at any time, and particularly during the exposition period, when San Francisco will be crowded with visitors.

The association declares that it will "do all things within its power to aid in the movement looking toward the lowering of the cost of living."

PIONEER WOMAN IS LAID TO REST

Funeral services for the late Mrs. Louise Harrell, pioneer woman of the state, will be held at the family residence, 1051 Bella Vista avenue, and interment will take place in Mountain View cemetery, where rest the remains of her late husband, Alfred Harrell Sr., Rev. F. L. Goodspeed of the First Presbyterian Church, officiated.

Mrs. Harrell was a pioneer woman of the state, she having crossed the plains from Arkansas as a child in 1850. In the early history of the state she resided in Merced county, but for forty years she had made her home in Oakland.

Mrs. Harrell was the mother of nine children, six of whom survive her. They are Alfred Harrell of Bakersfield, J. B. Harrell, Hecla, Montana; Mrs. D. B. Huntley and Mrs. W. A. Dorr, Oakland; Mrs. E. F. Dyer, Cleveland, Ohio, and Mrs. S. F. Purdy, Portland, Oregon.

'HOBLE SKIRT RELIGION' FLAYED BY DR. BROUGHER

CHICAGO, Dec. 8.—"Hobble skirt religion" is the latest method in church work, according to Dr. J. Whitcomb Brougher, pastor of the Baptist Temple of Los Angeles.

At the Baptist ministers' convention here Dr. Brougher said "hobble skirt religion" is a method used in church work by those of narrow vision, and this is a hindrance which must be overcome if the church is to progress.

Dr. Brougher lectured at the convention on church efficiency. He recently succeeded Rev. Robert Burdette as pastor of the Los Angeles Temple.

"The Bible," declared Dr. Brougher, "tells us that we are fishers of men and if that is so we must use the right kind of bait. If we do not we lose the fish. If your congregation won't bite at minnows, give them something else, but bait them right."

LICENSES WERE LACKING.

SAN FRANCISCO, Dec. 8.—Dr. George Morton, C. K. Holman and C. L. Steele, charged with conducting museums without licenses, appeared before Police Judge Shortall today. Their cases were continued until tomorrow for trial.

NOT TO SUPERVISE IN DOMINICAN REPUBLIC

WASHINGTON, Dec. 8.—The United States does not intend to supervise or interfere with the approaching elections in the Dominican Republic. A special commission from Washington will merely observe the election, as "friendly and impartial spectators."

That was the way President Wilson outlined informally today the mission of state department officials now on their way to San Domingo. The President made it clear that the United States had used its good offices in persuading the revolutionists to lay down their arms on the promise that everything possible within international right would be done by the United States to insure fair elections.

HOLIDAY RUG SALE

A SELECT ASSORTMENT OF 2,500 GENUINE ORIENTAL RUGS At Actual Reductions of 25% to 40% All sizes and weaves are included Prices Range From \$6.50 Up

DOMESTIC RUGS 2,000 WILTONS, BRUSSELS AND AXMINSTERS At Special Reduced Prices That Challenge Comparison Oriental or Domestic Rugs selected now will be delivered during Christmas week, if desired.

W. & J. SLOANE 216-228 SUTTER STREET SAN FRANCISCO

BUILDING AND LOAN OFFICIAL ON TRIAL

William Corbin Accused of Making False Report.

SAN FRANCISCO, Dec. 8.—William Corbin, secretary of the Continental Building and Loan Association, was placed on trial today before Superior Judge Lawlor, charged with making a false report to Building and Loan Commissioner George S. Walker.

Following the closing of the Continental by Walker last year a warrant was sworn out against Corbin for violating section 558 of the Penal Code. The specific charge was that Corbin, in reporting the state of the corporation's finances for the three months ending June 30, 1912, failed to specify certain liabilities. He was held to answer to the Superior Court by Police Judge Denny.

Today the work of selecting a jury to try him was begun. Attorneys Bert Schlessinger and R. F. Henshall are appearing as counsel for the defendant and Assistant District Attorneys Cotton and Culha are being aided by Attorney Leon Martin as special prosecutors.

MAY NOT PROSECUTE DAN FLEMING AGAIN

Accused Slayer, Out on Bonds, Will Return to Oakland.

REDDING, Dec. 8.—Daniel Fleming, convicted in the Superior Court of Shasta county in 1911 for the murder of George Vallier, was released today in \$15,000 bonds and will return tonight to his home in Oakland. It is generally believed that, as a result of the decision last month of the State Supreme Court, allowing him a new trial, he never will be prosecuted again.

Fleming has been in jail since November 5, 1911. During his trial he was charged that E. G. Mundorf and J. J. Harold, Southern Pacific detectives, had attempted to bribe Frank Hooper, a colored witness for the state. The jury was instructed to ignore this circumstance.

AD MEN TO MEET.

The Oakland Advertising Association will meet tomorrow for an informal luncheon at the Hotel Oakland. Several speakers will be heard in informal addresses.

DIRECTORS TO MEET.

A meeting of the directors of the Oakland Chamber of Commerce will be held tomorrow morning.

U. S. COMMERCE CHAMBER ASKS FOR ACHIEVEMENTS

The Oakland Chamber of Commerce has been requested by the chief of the editorial division of the Chamber of Commerce of the United States of America to name three of the greatest achievements of the past year. Secretary Denison has been asked to supply for use by the University of Harvard, literature and data regarding work of the past year and its accomplishments. A communication was received this morning by Secretary Denison from the city council of Prescott, Ariz., asking the local body to assist them in securing adequate harbor improvements. A survey of the harbor by Colonel John Bidle and Lieutenant Colonel Thomas H. Reese has been made, it is said.

Secretary Denison, who was one of the committee of 15 chosen to consider plans for the celebration of the 50th anniversary of the signing of the Declaration of Independence, has been notified to appear at a meeting at Sacramento, December 22, when the affair will be discussed. Plans will be submitted for ratification at the general convention of delegates on February 18, next year to be held at Denver.

Builds Up

This is the work of Ayer's Sarsaparilla. Strength. Power. Reserve. Sold for 60 years. Ask Your Doctor. J. C. Ayer & Co., Lowell, Mass.

GIRARD PIANO CO.

PIANOS—PLAYER PIANOS—PHONOGRAPHS—"OLD FLOOR"—317-519 FORTY-SEVENTH STREET—Between Washington and Clay—

h. Morton Co.

JEWELERS BROADWAY AT FORTY-SEVENTH STREET OAKLAND.

Winter Boots

In the leathers and styles. NO MORE \$2.50 NO LESS H. & F. \$2.50 H. & F. 1110 WASHINGTON ST.

SAVE MONEY; AVOID PAIN

Tooths Extracted Without Pain. Easiest and Best Painless Extractors in Oakland. SPECIAL UNTIL DEC. 31. 22K GOLD CROWNS..... 2.00 SET OF TEETH..... 2.00 GOLD FILLINGS..... 1.00 BRIDGE WORK..... 2.00 Teeth Extracted Free When Teeth Are Ordered. 10-Year Guarantee with All Work. BOSTON DENTAL CO. 1309 WASHINGTON ST. HOURS—Week days, 9 to 6; Sun. days, 9 to 12 M.

FREE TURKEY BARBECUE AT HOLTVILLE JANUARY 1

An invitation to attend the fifth annual feast and free turkey barbecue at Holtville on Thursday, January 1, 1914, was received by the Chamber of Commerce this morning. It is anticipated that fully 15,000 people will attend.

"Extravagance is character; train youth away from it. On the other hand the habit of saving money while it suffers the will also brightens the energies. If you would be sure that you are beginning right, begin to save."—THEODORE ROOSEVELT.

The Trade Mark of Success

Open A Bank Account SAVINGS Open A Bank Account

Climbing the Road to Fortune

Union Savings Bank of Oakland, California, Thirteenth and Broadway. United States Depository Postal Savings.

DEPOSIT WITH US and your savings will work for you day and night earning interest, and the interest will also earn interest.

HOW SAVINGS GROW

The following table illustrates how savings will accumulate in from one to ten years at 4 per cent interest:

4%—Interest, Compounded Semi-Annually—4%

Savings	Year	Years	Years	Years
\$ 5.00	\$ 61.30	\$191.30	\$ 382.10	\$ 738.60
6.00	73.56	229.56	398.52	835.92
7.00	85.82	267.82	464.94	1,031.24
8.00	98.08	306.08	531.36	1,176.56
9.00	110.34	344.34	597.78	1,321.88
10.00	122.60	382.60	664.20	1,467.20
15.00	183.90	573.90	996.30	2,209.80
20.00	245.20	765.20	1,328.40	2,948.40

Flavor, fragrance, packing, variety, price—everything is in favor of

Ridgways Tea



Mrs. Goodense—"Send me a box of Fels-Naptha, too."

I'm nearly out. I use to keep plenty on hand, because it's the greatest help I know of to women who do their own work."

Anty, Drudge—"I'm glad to hear you talk so, Mrs. Goodense. I wish more women would buy Fels-Naptha Soap by the box or carton. I'd rather get out of toilet soap, because I often use Fels-Naptha for my hands. It doesn't hurt the skin."

When you buy a box of Fels-Naptha, you buy more than a box of soap—you buy rest and comfort.

Fels-Naptha will do your work the easy, sensible way; and it will do the hard, tiresome, part of your work for you.

Fels-Naptha Soap works best in cool or lukewarm water.

By following the directions on the Red and Green Wrapper you can save time, strength and trouble. Better buy by the box.

Fels & Co., Philadelphia.

BREAKS A COLD; NEEDS NO HELP

"Pape's Cold Compound" Ends Severe Colds or Grippe in Few Hours.

You can end grippe and break up a severe cold either in head, chest, body or limbs, by taking a dose of "Pape's Cold Compound" every two hours until three doses are taken. It promptly opens up congested nostrils and air passages in the head, stops nasty discharge or nose running, relieves sick headache, dullness, feverishness, sore throat, sneezing, soreness and stiffness. Don't stay stuffed up. Quit blowing and sniffing. Breathe your throbbing head—nothing else in the world gives such prompt relief as "Pape's Cold Compound," which costs only 25 cents at any drug store. It acts without assistance, tastes nice, and causes no inconvenience. Be sure you get the genuine.

—Advertisement.

TRAPS ARE USELESS, AND LOBSTER PRICES ADVANCE

LOS ANGELES, Dec. 8.—Crawfish will advance in price within the next few days as a result of the recent storms along the coast. Thirty-five fishing camps on the Channel Islands have been denuded of their traps, rescuers and gear by the wind and waves. Fishermen began returning to San Pedro harbor yesterday morning, bringing the stories of the devastation wrought by the elements. Lobsters have been scarce this season and the prices have been higher than last season, and according to statements made by the fish companies at the harbor the prices will soar until a supply is received from Mexican fishermen via San Diego. Crawfish were quoted at 14 cents wholesale yesterday. The monetary damage done by the storm has been estimated at from \$2000 to \$4000. The men have returned to San Pedro and will not be able to go out again until new gear and traps are made.

MAY RETAIN MONEY. KANSAS CITY, Dec. 8.—H. J. Bellies of Miami, Fla., president of the Florida Fruit Lands Company, may retain \$1,400,000 paid to him by the company for lands in the Everglades of Florida and in dividends according to a decision of Circuit Judge O'Quinn here in a civil suit brought against Bellies by trustees representing 12,000 purchasers of the Everglades.

STOMACH TROUBLES OVER. Trembling would you not like to get your stomach troubles over, and you could get any kind of food you want without injury? That may seem like a lot to you that you do not even think of. For an aching of your trouble, but it is to assure you that it is not all that impossible. If others can be helped, you can be. Thousands have been helped by the use of Dr. Williams' Pink Pills. It is one of them. He was troubled with heartburn, indigestion, and constipation until I used Dr. Williams' Pink Pills, then my trouble was cured and I am happy again.

Latest News From Outside TownS

AGED PASTOR IS GIVEN RECEPTION

Congregational Minister Honored, Occasion Being Birthday.

FRUITVALE, Dec. 8.—A reception to Rev. John Sharp, a Congregational minister on the occasion of his eighty-first birthday, was given at the home of his daughter, Mrs. L. B. Burdard, on Talbot street, and a large party of relatives and friends were present to recognize the aged minister. Rev. Sharp was in the ministry in England when a young man, and has since occupied the pulpits in Congregational churches in New York, Massachusetts and Michigan. During the celebration telegrams of congratulation arrived from Eastern friends.

ASHLAND SCHOOL BONDS TURNED DOWN BY VOTERS

SAN LORENZO, Dec. 8.—The electors turned down the \$10,000 bonds for a new school in Ashland, which were voted upon Saturday here. Only a small body of electors polled their votes, although those who petitioned for a new school in Ashland were out in force. The large majority of votes cast, however, were against the bonds, the feeling being prevalent that \$10,000 was too much to pay for a school in a district the size of Ashland.

The petitioners contend that Ashland is growing rapidly, and that the educational needs of the community, taking into consideration its development warrant the building of a school. They contend that at the present time there are a sufficient number of children in Ashland to warrant a new school and point out besides that the necessity of children walking from Ashland to school in San Lorenzo is a source of danger, as they have to cross over two railroad tracks. Residents of Ashland who signed the petition in favor of a new school may take up the matter again in the near future.

"MOTHER GOOSE" TO BE STAGED FOR CHRISTMAS

HAYWARD, Dec. 8.—So successful was the production of the play "Mother Goose," the parts in which were filled by the children of the Episcopal Church, that it has been decided to stage the play in the Bio Theater as a Christmas attraction. The children have all been schooled to perfection in the various roles under the direction of Mrs. Helen Angus, and the full house which greeted the last performance is a guarantee of success in the repeat performance.

HAYWARD SERVICES ARE LED BY OAKLANDER

HAYWARD, Dec. 8.—Arthur Staples of the First Church of Oakland was special leader at the meeting of the Epworth League last night. Staples led the first service of the "Three Wise Men" and it was largely through his efforts that the membership campaign was a success.

WEST OAKLAND CARNIVAL PLANS ARE COMPLETED

All of Oakland is invited to attend the all-day winter carnival which opens tomorrow evening in Sixteenth street, near the Southern Pacific depot. Everything is in readiness and an interesting program has been prepared which opens with the crowning of the queen by Supervisor John F. Mullins. Invitations have been issued to the city and county officials to attend as guests of the queen. The burning of the old depot, which has been rebuilt in miniature; the running of the first train over the elevated railway, the only one west of Chicago; athletic events at the ball park, Eighteenth and Wood streets; swimming and high diving events in the bay and a fraternal parade in which the Eagles, Moose and Foresters of America will participate, are among a few of the features to be shown. The celebration is being held by the West Sixteenth Street Improvement Association to call attention to the rapid industrial progress of this section of the city.

Michael Latimer, member of the Piedmont swimming club and an expert diver in the amateur ranks, will give a high diving exhibition from a platform 30 feet high into the bay. Joseph Irvine, tight rope walker, and Joseph LeStrange, aeronaut, will also give exhibitions.

REPORT OIL REFINERY SOLD TO COMBINE

LOS ANGELES, Dec. 8.—The Royal Dutch Shell combine has just effected an important move in its invasion of the California business by the purchase of the old Graciosa refining plant at Oilport, near San Luis Obispo. The refinery has a capacity of 25,000 barrels a day, but has been operated only at irregular intervals. L. A. Phillips of San Francisco has had charge of it, and through him it is understood, the deal has been effected.

SAN FRANCISCO, Dec. 8.—The acquisition of the Graciosa refinery by the Dutch Shell interests was denied last night by H. R. Gallagher, local manager of the American Gasoline Company, the name under which the interests operate in this country. He stated that it had not yet been decided as to whether the oil from the Coalinga fields would be shipped to San Francisco, Oilport, Santa Monica or San Pedro, and that pending that decision no refinery would be purchased. Graciosa refinery might be purchased later, along with others, although he was of the opinion that the prospect of refining had changed a good deal since the building of those plants, they might not be much use now.

SEATTLE ELECTION. SEATTLE, Dec. 8.—Virtually complete returns from Saturday's school, port and logged-off land district elections made little change in the result indicated by incomplete returns. For school directors, William Pigott, Nathan Eckstein and George A. Spencer were re-elected. Bonds for new school buildings amounting to \$444,000, were approved.

FRUITVALE GUILD ELECTS OFFICERS

Active Plan of Campaign for Year Mapped Out by New Heads.

FRUITVALE, Dec. 8.—With Mrs. Herbert Fletcher at its head, the Ladies' Guild of Fruitvale Congregational Church plan to carry through a record year's great executive ability, and has already outlined the guild's course of action. The following officers have been elected by the guild for the ensuing term: President, Mrs. Herbert Fletcher; vice-president, Mrs. Harry Fletcher; secretary, Mrs. Hugo Storch; treasurer, Mrs. Dora Sanders; financial secretary, Mrs. Albert Stewart; chairman of the Bazaar Society, Mrs. Annie Finbenstett; chairman of the Missionary Circle, Mrs. Frederick Barnard; chairman of the Social Circle, Mrs. Henry Wetzel; chairman of the Refreshment Committee, Mrs. Hoffman; chairman of the Prayer Circle, Rev. Edwille E. Rogers. The Mothers' Club of the church will hold a meeting next Friday, when the subject of discussion will be "Indoor Amusements."

HAYWARD'S NEEDY TO HAVE CHRISTMAS CHEER

HAYWARD, Dec. 8.—Bearing articles of Christmas cheer for the poor and needy, the citizens of Hayward will parade through the streets of the town next Friday morning and deposit their donations for charity on the playground of the grammar school. The Associated Charities of Hayward expects to collect several wagonloads of clothing and provisions in this manner for distribution among the poor of the community.

The parade of Good Samaritans takes place annually and the citizens never fail to respond to the call of the town's welfare workers. The work has done much toward alleviating the hardships of those in straitened circumstances. As the individuals in the parade reach the grammar school they deposit their donations in a pile in the playground.

Mrs. William Angus, president of the Associated Charities, and her co-workers will endeavor to have a record distribution of good things among the poor this Christmas. Those who are working along with Mrs. Angus are Rev. B. D. Naylor of the Congregational Church, W. J. Ramage and E. B. Reed.

ALTA MIRA CLUB HOLDS MEETING WITH PROGRAM

SAN LEANDRO, Dec. 8.—The Alta Mira Club met this afternoon for the first and only time this month and carried through a big program. The next meeting of the club will be in January. A meeting of the executive board, a business meeting and a musical and literary program comprised the busy session this afternoon.

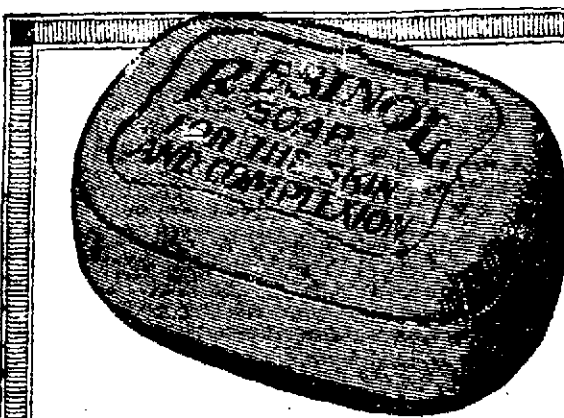
Mrs. L. E. Lynch was chairman, and Mrs. W. S. Shuhaw hostess. The program consisted of a reading, "The Coming of the Three Wise Men," from "Ten Hurs," by Mrs. L. E. Lynch; vocal solo, selected, Miss Anita Anderson; reading, "Christmas Selections," Miss Mary Belle Whitmore; vocal solo, selected, Mrs. Reginald McKay; accompanist, Miss Dorothea Force; hostess, Mrs. W. S. Shuhaw.

LADIES' AID SOCIETY PLANS MELROSE CONCERT

MELROSE, Dec. 8.—A concert will be given under the auspices of the Ladies' Aid Society of the High Street Presbyterian Church, next Friday evening, December 12, in Souza's Hall, 1544 Forty-seventh avenue. The musical program will be contributed to by, among others, Mrs. J. J. Carter and her pupils. A committee appointed by the Ladies' Aid is looking after the concert, which will be a big attraction.

HAYWARD HEARS ADDRESS BY SENATOR A. A. GRANT

HAYWARD, Dec. 8.—Senator A. A. Grant was the principal speaker at a meeting of the Good Government League here last night. He dealt with the aims and objects of good government. The local situation was also discussed. Rev. E. Lee, president of the Good Government League, presided over a large gathering of members and friends.



Keeps complexions clear and healthy

WHEN you wash your face do you realize that it is not enough to remove the dirt—that your skin needs a soothing, healing influence to keep your complexion fresh and free from blemish?

Ordinary toilet soaps do not assert this influence. Many of them contain free alkali which tends to dry the skin and destroy its delicate texture. Even the best of such soaps can only clean, they cannot heal and protect the skin. Resinol Soap, besides being an absolute skin cleanser, contains the same soothing,

healing, antiseptic balsams as Resinol Ointment, the value of which in the treatment of skin affections is known throughout the medical profession.

That is why Resinol Soap does for the skin what cosmetics are supposed to do—it insures not only a clean skin, but a healthy skin, and a fair, clear complexion.

Resinol Soap and Resinol Ointment are sold by all druggists.

Raise \$15,000 to Purchase Letters of Browning

LONDON, Dec. 8.—Browning lovers have succeeded in raising \$15,000 towards the purchase of the Browning love letters, which it is hoped will be acquired for the nation.

There was a great outcry last May when the letters were sold at public auction and fell into the hands of a London dealer for about \$32,000. He was finally moved to propose ceding them to a public institution at 10 per cent. advance on the price he paid. It is an attempt to meet his terms which has brought thus far the subscription of about half the needed funds.

PLANNING IRISH THEATER IN S. F.

Seumas O'Brien, Dramatist, Devoting Time and Talents to Catholic Movement.

Complete plans for an Irish theater in San Francisco will be arranged on the night of December 19 in Knights of Columbus auditorium with the production of "Malachi Desmond," an Irish tragedy by Seumas O'Brien, the noted dramatist and sculptor, who is on a visit here from Ireland. O'Brien is donating his time and talents to the Irish theater project and will address the gathering next Wednesday night on the progress made by a local committee headed by Charles S. Phillips, editor of the Monitor, the official organ of the Catholic church here, who is the originator of the movement that is now sure of success.

"Malachi Desmond" is a drama of the modern Irish school and its author is one of the best known of the latter-day playwrights of Ireland. Several of his offerings have been accorded high praise by the continental critics. O'Brien has been honored by the Cork school of art and the Dublin school of art for his attainments as a dramatist and sculptor. His plays are said to faithfully portray life in Ireland as it is today, as distinguished from the Irish plays theater scenes here are accustomed to.

The picked cast that will present O'Brien's drama includes such well-known local artists as Richard S. Dinnigan, Thomas Naylor, William Green and Jewell Dinnigan. After "Malachi Desmond" a big Irish singing and dancing festival will be given by the Irish Players and Singers' Club of this city, under whose auspices next Wednesday night's program will be conducted. Among the singers and dancers who will positively appear are Mrs. Joseph Leonard, Mrs. Wm. F. Dinnigan, Mrs. William Barry, Irene Hanon, Jewell Dinnigan, Mildred Kelleher, Allen Keohane, Edna Kelleher, D. O. Mahoney, Daniel O'Leary, P. J. Kelleher and Edward Courtney.

DUBLIN STRIKE STILL ON; SETTLEMENT FAILS

DUBLIN, Dec. 8.—The attempt to reach a settlement of the Dublin strike, which has been in progress for fifteen weeks, has failed. A conference, composed of employers and employers, assisted by English labor leaders, sat for twenty hours, thrashing out every point, but broke down yesterday on the workers' demand for complete reinstatement of the strikers. The executives of the employers would not concede. The employers had offered to reinstate 90 per cent of the strikers. Joseph Havelock Wilson, president of the International Seamen's Union, has published a pamphlet denouncing James Larkin, leader of the Dublin transport workers, and "Larkinism" as responsible for the failure to settle the Dublin strike.

WANTED—BUSINESS MGR. FOR ILLINOIS VILLAGE

CHICAGO, Dec. 8.—Glencoe, Illinois, a north shore suburb, wants a business manager to revolutionize the affairs of the village, to systematize details, manage employees and rectify the complaints of the public. Other villages have wanted managers, but unlike Glencoe, they do not advertise for them. Advertisements stating the necessary qualifications and the salary appeared in the "Help Wanted" column of Chicago papers this morning.

Send It By The Box!



Most dealers now sell clean, pure, healthful

WRIGLEY'S SPEARMINT

for 85 cents a box!

It's the biggest-looking, longest-lasting Christmas gift you can find! Send it to young or old, sweetheart or friends—alone or "for good measure."

CAUTION!

The great popularity of the clean, pure, healthful WRIGLEY'S SPEARMINT is causing unscrupulous persons to wrap rank imitations that are not even real chewing gum so they resemble genuine Wrigley's. The better class of stores will not try to fool you with these imitations. They will be offered to you principally by street fakirs, peddlers and the candy departments of some 5 and 10 cent stores. These rank imitations cost dealers one cent a package or even less and are sold to careless people for almost any price. If you want Wrigley's look before you buy.

Get what you pay for



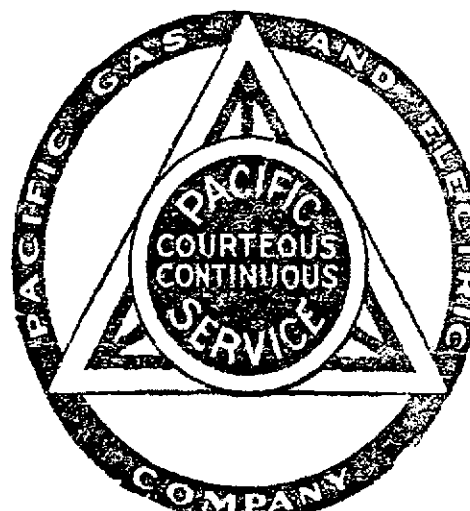
ANTI-VIVISECTION. CONGRESS IN SESSION

WASHINGTON, Dec. 8.—Many delegates from the United States and foreign countries have arrived to participate in the annual sessions of the International Anti-Vivisection Congress that begins here today.

One of the first arrivals from abroad was Miss Lind-A-Hazeb, of London, who will take a prominent part in the sessions. Other arrivals were: Mrs.

Robert G. Ingersoll, Mrs. Clinton Pinckney Farrell, general secretary of the congress; Mrs. Florence Pell Waring, organizing secretary; Frank Stephens, Arthur S. Lehigh, Mrs. Diana Delais and Mrs. Mary S. Sage, all of New York, and Miss Nora Logan of London.

the annual sessions of the International Anti-Vivisection Congress that begins here today. One of the first arrivals from abroad was Miss Lind-A-Hazeb, of London, who will take a prominent part in the sessions. Other arrivals were: Mrs.



Day Phones

Night Phones

Consumers of Electricity Take Notice

The Pacific Gas & Electric Company's Lake Spaulding-Dam development in the Sierra Nevada is now an accomplished fact and in regular operation.

From the big 225-foot dam at Lake Spaulding the water is now rushing through tunnel and ditch to turn the wheels of the new Drum power plant on the Bear river.

This new development, the machinery of which was set going Thanksgiving eve, has already added 33,000 horsepower to the sum total of electric energy which "PACIFIC SERVICE" places at the disposal of its consumers, night and day.

It is so much additional aid to the development of the natural resources of our wondrous state of California.

"Pacific Service" is "Perfect Service"

PACIFIC GAS & ELECTRIC COMPANY

18th and Clay Sts.
1884 Park St.
Oxford and Alameda

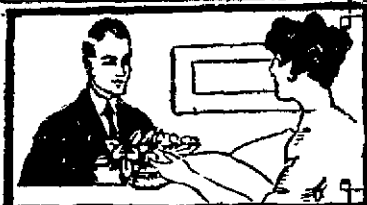
OAKLAND
ALAMEDA
BERKELEY

Phone—Oak, 470
Alameda 20
Berkeley 5225

PHONES NIGHT AND DAY

self-sustaining when they are released from the prison. The men select their own studies and the entire curriculum is open to any convict who chooses to take advantage of it. The warden announces that certain credits will be given each student for work performed in the course and that the consideration given applications for pardons, paroles and commutations will depend somewhat upon the progress that has been made in the college. —**St. Louis Globe-Democrat.**

Heart RHYME'S PAGE for WOMEN Home



Society



MRS. HARRY C. KNIGHT (JONE JACOBS), WHOSE WEDDING WAS AN ELABORATE CHURCH EVENT SATURDAY EVENING. —Hartsook Photo.

AN INTERESTING announcement Saturday afternoon was that of the engagement of Miss Ada Lila Cone and Ralph C. Ellis, both of Berkeley. The announcement was made in rather a novel way, an artificial clock placed upon the mantelpiece of the reception room, with its hands pointing to the names of the young couple, the writing being in invisible ink and brought to light with the aid of electric bulbs placed in the back of the mantelpiece. The reception and tea was held at the home of the bride-elect's sister, Mrs. Clarence Starr of Berkeley, about fifty guests being present. Among these present were Mrs. F. L. Holmes, Miss Theilts, Miss Tillie Appleton of San Francisco, Miss Helen Mesow, Misses Helen and Myrtle Lacy, Mrs. John Hodra, Mrs. Harvey Craig, Misses Helen and Geraldine Lester, Mrs. Lulu Case, Miss Nan Brunt, Mrs. Smith, Miss Etta Conkle, Misses Rachael, Margaret and Willie Fisher, and a number of others. Mrs. Cone resides with her sister and has taken an active part in the social affairs of the University and will graduate with the class of May, 1924. The wedding will take place immediately following the graduation of Ellis from the University of California.

SURPRISE PARTY. A surprise party was given Tuesday evening in honor of Mr. and Mrs. R. C. Bitterman, the occasion marking their wedding anniversary, a number of friends calling in a party following several hours of music and games, a light supper was served and the close of the evening. Among those present were Miss Ella Schlechtman, Miss Emma Roeder, Mrs. Walter Durrer, Miss Ella Jackson, Miss Minnie Tiedemann, Miss Marie Tucker, Miss Bertie Engling, Miss Olga Betcher, Miss Clara Brune, Miss Annie Wallmann, Mrs. Fred Roeder, Miss Margaret Hunk, Mrs. R. C. Bitterman, Mrs. Emil Fichtelman, John Roeder, Louis Hink, Fred Weitz, Walter Roeder, Walter Durrer and Walter Tiedemann.

GUEST FOR THE HOLIDAYS. Mr. and Mrs. Harry Van Carter of 31 Parkside Drive, have had as their guests for the holidays Mr. and Mrs. Charles Carter of Los Angeles. The Carters returned to their home in the south a few days ago. Before their departure the hosts entertained with an elaborate luncheon and bridge party, last Tuesday evening, more than fifty guests being asked to meet the visitors. Dancing and bridge were the diversions offered the guests.

MAY LIVE IN EAST. Mr. and Mrs. Arthur Adler are now in Chicago visiting the parents of the former. They will spend the holidays in that city. It is possible that the Adlers will not return to California if Mr. Adler establishes his business in the eastern metropolis. Mrs. Adler was entertained with several party affairs by her friends in this city.

CLOSE HOME FOR WINTER. The new home of Mrs. T. J. Jenks of Linda Vista Terrace has been closed for the winter, the Jenks having been absent across the bay for the winter months. The home was one of the most beautiful in Oakland and across the bay. Mrs. Jenks is expected to return to Oakland in the spring will be welcomed.

RETURNS TO SOUTHERN HOME. Mrs. Hancock Banning has returned to her home in Southern California after a short visit in Berkeley and across the bay. Mrs. Banning is a prominent woman of Los Angeles, where she is one of the most beautiful homes in the westland. Accompanying Mrs. Banning on her trip north was her cousin, Mrs. A. B. Banning who entertained her across the bay.

ENTERTAINS AT SOROSIS CLUB. A number of last night's party, which was held at the Sorosis Club, were entertained at the Sorosis Club, where a party was given at 7 o'clock, followed by a musical program, which was given by the Sorosis Club. Among those present were John H. Pratt, Mrs. Wallace Rabin, Roscoe Pratt, William Carruth, H. Marler, J. Stewart, Samuel Ravannah, and other important business transacted.

SELF-RELIANCE

By LILLIAN RUSSELL

WOMEN who do big things are many, and to them are paid tribute worthy of their achievements. The smaller minds of the woman have no confidence in her own opinion, but who would rather take the opinion of some one else. I would say be self-reliant. It is better to have a decided, well-thought-out opinion than to be undecided and to have no opinion.

It is natural to be anxious to know if others agree with you, and satisfactory to know they do; but even if you stand alone in your opinion of things and conditions, you should have well-thought-out reasons to back you up.

The trouble with many women is they do not exercise mind. They are opinion upon any subject. They want to know about things, but they don't want to spend the time to reason them out. They will ask questions incessantly, and the answers may be carefully explained and still fall upon practically deaf ears, for their receptive powers are not open.

To acquire a knowledge of anything you must have the desire to know and the power to listen and understand. So, you see, a rattle-brained girl or woman has only herself to blame for the application. Some women stand in fear of being called clever lest they should be considered unwomanly. Others haven't the mental power to concentrate their minds upon anything long enough to know whether it is right or not.

Think for yourself—think hard and long; be responsible, reasonable, and reliable. Let your opinion be the rule which will always be for you. She will not pester with too many questions, for she knows something. She will not tire one with her opinions, for she has enough confidence in herself to keep her opinions to herself until they are requested. She will be respected, for her ideas will be reasonable and generous, and she will be loved for being human and rational. So stop, consider, and think.

Remember: Everything in this world is bettered by time and thought.



LILLIAN RUSSELL
(Copyright Photo by Schloss, N. Y.)

Answers to Queries

B. B.—I am sorry I cannot print the formula you ask for, but if you will send me a stamped, addressed envelope I shall be glad to send it to you.

CAROLINE—Any exercise that involves the muscles of the arms will develop them. Nothing is better for this than housework; sweeping is good exercise; making beds is splendid. When working about the house make all your work an exercise. Don't exert yourself. Lifting weights is good for developing the arms. Don't try to lift heavy ones at first; probably about three pounds apiece. Bend from the waist and gradually lift the weights from the floor, resisting them until you get them above your head. Bring them down to the shoulders, then stretch the arms out sideways, front, then down. Dumbbells are the best for this exercise. Massaging the arms with cocoa butter also is good.

MILDRED—The scars left by the pimples will gradually disappear. Apply a little of peroxide to the scars at night. This will bleach them. A good cream rubbed into the skin will also remove the scars.

B. M.—You are foolish to want to dye your hair for no reason at all. To dye dark brown hair black would be hard to do, and your hair would become streaked. Any dye will spoil the hair. It will make the hair dry and brittle and cause it to fall. I would advise you to leave your hair as it is.

DAILY READER—When reducing, any fruits except peaches, and bananas may be eaten. If you care for the dietary for reducing flesh I shall gladly send it to you upon receipt of a stamped, addressed envelope.

Juvenile Marriages

By DORIS BLAKE.

A NOTED English physician recently made the following statement in regard to juvenile marriages:

"There cannot exist any doubt that the juvenile marriages between young and immature men and women a great deal of the delicacy and ill health which are so prevalent among the working classes at the present time, are due to the fact that the matter of marriage is treated as a purely romantic viewpoint. But when the question is viewed from a practical and common sense point of view the physician's statement must be credited with much more than the proverbial 'grain of truth.'"

Take a young man of 21—a clerk, earning, say, \$12 a week. Away from home and in lodgings which are not at all homelike. He meets and falls in love with a girl of 18 or 20. She is more than likely to be an unduly trusting or woman clerk. She is not very robust. Neither is the young man. On the argument that it is as easy for two to live on \$12 as one they marry. Not for a moment does it occur to the young people to take the state of their health into consideration.

They get married and although it is rather a pinch to make ends meet, all goes well—for a time.

The care of the head of the house, the worries of a breadwinner, the responsibilities of a husband and father weigh heavily against a none too robust constitution. The child wife becomes a mother before her system is fit to stand the strain. And the offspring of such a juvenile couple is most apt to have a delicate constitution which predisposes it to all the little illnesses which childhood is heir to. Of course, if there is no or little heredity, the delicate, but the point to be emphasized is that the suffering in its childhood could be avoided in nine cases out of ten by postponing the marriage of its parents until such time as they may reach physical maturity.

Twenty-five years in the man's case and 22 or 23 in the woman's is quite an early enough age for a couple to marry.

The conditions of life in the present day are much more strenuous than they were twenty or thirty years ago. When juvenile marriages were not discouraged, the cost of living was much less, and the reason for advocating physical fitness and maturity before marriage.

AN UNHAPPY COURTSHIP.

"Dear Miss Blake, I am 19, and have kept company with quite an elderly man. From the first time I met him I have highly respected this man, and learned to love him very much. Everything went all right up until about a month ago a friend of mine who introduced us told me he was married, and I told him (the elderly man), and he said he wasn't at first, and then finally owned up to it.

Telling me his marriage had been a failure. It wasn't home for him, and he could live happier with me, and that his wife was nothing to him, and has begged so earnestly for me to stay by him, and now he says the man very much, but my pride and position has made me feel above him, but down in my heart I love no other. I never heard or saw anything of him for a month, and he has now a position where he is in our town every day, and he also writes me. If he did not write me I could learn to live another, but his letters torment me. On three weeks ago I had a long talk with him and he says he just stays with his wife for the children's sake. He always refers to me as his 'baby wife.' Now what shall I do—leave my job and go home for two or three months, and listen to him? I never talk to him, but he writes. Of course, I speak, so people do not catch on and he doesn't want me to talk to any man. We had always gone together on the city, only my husband and his friend knew it, as his friend kept after me to stay by him, as he has no pleasure in life. I told my friend she'd better look after matters and see if her friend is also married. Should I go about with this girl or go and leave all behind and forget it? I'm well spoken of in our town and hold a responsible position as bookkeeper, have good wages, etc. Tell me what to do. I've just let my young life wasted away for a year, always kept things to myself, and not always gone together on the city, only my husband and his friend knew it, as his friend kept after me to stay by him, as he has no pleasure in life. I told my friend she'd better look after matters and see if her friend is also married. Should I go about with this girl or go and leave all behind and forget it? I'm well spoken of in our town and hold a responsible position as bookkeeper, have good wages, etc. Tell me what to do. 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DARING ROBBERIES ALARMING CITY

15 HOLDUPS IN 12 DAYS, IS RECORD OF FUEL CO. CASES

Wave of Crime Since Saturday Causes Police to Redouble Their Efforts.

Bandits Reported Are Young Men Ranging From 18 to 22 Years in Age.

There have been fifteen holdups and daring street robberies in Oakland in the past twelve days, four crimes have been added to the list since Saturday evening. There have been seven highway robberies in the streets of Oakland. The wave of crime commenced Saturday evening when Miss Florence Augusta Hodges, 5610 Miles avenue, was attacked and robbed by a brutal ruffian at Fifty-ninth and Broadway. On the same night two masked and armed bandits tried to hold up a taxicab filled with men and women at Fifty-fifth and San Pablo avenue. Early Sunday morning a lone thief beat and robbed Thomas Muckelisen, 820 Clay street, taking \$13 and a gold watch from him. At dusk last night the robberies were resumed. In rapid succession Harry Lieble, 1643 Fortieth avenue, and Mr. and Mrs. Paul Molinari, 2191 Forty-first street, were held up and robbed in the McRae district. A short time later the drug store of R. R. Rogers, 4021 Broadway, was entered and robbed, Rogers being held up by two footpads.

HOLDUP THIS MORNING. The last holdup reported occurred just before daylight this morning, when Louis Silva, 435 Market street, was held up by three armed bandits at Twenty-first and Market streets.

In each of these robberies, as in the ten reported up to Saturday night, the crimes were committed by young men, none of the descriptions given by the victims setting the age of the thieves at over 23 or 24 years of age.

The police are making every effort to round up the gangs of footpads, but so far their efforts have been entirely unavailing. All the descriptions given so far have been of a vague character, and there has been nothing to indicate that the crimes were committed by men who had been in trouble with the police before, and whose measurements had been taken. The descriptions do not answer to those of any of the men in the "rogues' gallery" at the bureau of identification.

ALL CARRIED REVOLVERS.

The three bandits who held up Silva this morning did not obtain anything of value. They stopped Silva at Twenty-first and Market streets almost directly under an electric light and searched him. According to Silva the trio were young men, ranging from 18 to 22 years of age, clean cut, wearing light-colored clothing and hats, who had two weeks' growth of beard. All carried revolvers and none was masked. The youngest was about five feet four inches in height, the second five feet eight inches, and the third five feet ten inches. Silva gave accurate descriptions of the clothes of the holdup men, but the police do not place great credence in the correctness of this.

The men who robbed the Rogers drug store at Fortieth and Broadway are believed to be the same men who last week held up the clerk of the Hotel Athens in Broadway and looted

(Continued on Page 11, Col. 2)

Both Sides Ready for Struggle in United States Court.

Counsel for Defendants Is Opposed to Further Postponement.

SAN FRANCISCO, Dec. 8.—There is to be no delay in the trial of the officials of the Western Fuel Company. Both sides are ready for the contest, which begins tomorrow before Federal Judge Dooling. The defendants will be represented by Attorney Stanley Moore, E. J. McCutcheon, Warren Olney and Samuel Knight. Matt I. Sullivan and Theodore Roche are the government's special prosecutors. "We were ready for trial at the last calling of this case and objected to a postponement," said Attorney Stanley Moore this morning. "We will not request a continuance tomorrow. We will be on hand, ready to proceed."

MATHEWS GIVEN AUDITORIUM WORK

Architect Employed by Council to Relieve J. J. Donovan.

Walter J. Mathews, one of the best known architects in California, will be the superintending architect of the Municipal Auditorium. City Supervising Architect J. J. Donovan being relieved of his duties on the structure so far as all future contracts are concerned. Donovan's plans will be used, but he will continue superintendence of the building only insofar as the steel work now under way is concerned. The city council this morning gave its assent to an ordinance giving Commissioner of Public Works H. S. Anderson authority to employ Mathews as architect of the building. The ordinance provides that Mathews shall be paid 2 per cent of all future contracts on the building for superintending the work, while Donovan will receive 4 per cent of the contract price for having drawn the plans. The total amount of remuneration as provided in the original contract was 6 per cent of all contracts. This is split into 2 per cent for Mathews and 4 per cent for Donovan, the total cost of drawing plans and architectural supervision remaining the same. As soon as the ordinance has become law and Mathews is employed, bids will be called for on the completion of the Auditorium work.

E. Oakland Settlement Tots to Hang Stockings Children Need Basketball and Gym Equipment



Many of the little folks of the settlement have stated that they will remain awake on Christmas eve as they want to watch "Santa" enter the settlement. Dozens of the lads and lassies have written letters to the gray-bearded Christmas hero, who will brighten the settlement with contributions on the day of the Yuletide celebration.

If the good people of this community respond to the appeal for Christmas tokens for the settlement everyone will be happy.

MAKE GIFTS FOR FRIENDS. The splendid work in the East Oakland settlement, which was established many years ago will continue under the leadership of volunteer workers. The courses in domestic science for the girls and the crafts for the boys have proved very successful and have been well attended.

At present the girls are busily engaged in making gifts for their friends and parents. They have been compelled to do all their sewing by hand, as there are no sewing machines at the settlement. The children are doing excellent embroidery work, which has been much admired by visitors of the settlement.

Children of all sizes and ages receive instruction in sewing and embroidery. Many young men and women have enrolled in the clubs of that institution, which have many social attractions.

GRAIN RATES ARE BRANDED EXCESSIVE

New York Produce Exchange Also Charges Discrimination.

WASHINGTON, Dec. 8.—The New York Produce Exchange, before the Interstate commerce commission today, attacked east-bound rates and regulations of the eastern railroads as grain, flaxseed and like commodities from western and northwestern states. It was charged that traffic in grain through present rates and regulations is being diverted to Montreal from eastern ports of the United States, particularly New York, and that the rates are excessive and discriminatory. The demand was made that a sliding scale of grain rates, according to seasons, be made effective and that the discriminations and preferences complained of be removed.

Daughter of Wealthy New Yorker Missing

NEW YORK, Dec. 8.—Every policeman in Greater New York has instructions today to look for Miss Jessie McCann, the daughter of a wealthy family, who disappeared on Thursday last, as mysteriously as did Dorothy Arnold. She left home Thursday morning ostensibly to go to a home for destitute children, where she did volunteer work as an instructor. Since that time all trace of her has been lost.

Auto Racing Pilot Accidentally Killed

BRUSSELS, Dec. 8.—Camille Jenthy, the Belgian automobile racing pilot, was accidentally killed in a forest near here today by the editor of a Brussels newspaper. Both were members of a hunting party on the game preserve of a wealthy friend.

Mail Order Pioneer, M. Ward, Passes Away

CHICAGO, Dec. 8.—Montgomery Ward, who gained a fortune as a pioneer in mail order merchandising, died today of pneumonia at his home in Highland Park. He had recently been suffering from a hip fracture, the result of a fall. Mr. Ward was 70 years old.

J. H. West Resigns as Frisco R. R. Receiver

ST. LOUIS, Dec. 8.—Judge Walter H. Sanborn of the United States Circuit Court accepted today the resignation of Thomas H. West as receiver of the St. Louis and San Francisco railroad. West was one of the syndicate of 99 that promoted the Brownsville road and sold it to the Frisco.

Liberal Gets Arm Wound From Socialist in Duel

ROME, Dec. 8.—Deputy Gambartta, a Liberal, was disabled today by a wound in the forearm inflicted by Deputy Giuseppe Felice Giordano, a Socialist, after the two had fought twenty-three bouts in a rapid duel. The quarrel arose out of an incident in the chamber of deputies.

FIREMAN ARRESTED ON CHARGE OF ROBBERY

SAN FRANCISCO, Dec. 8.—Following a scuffle on Third street this morning George Pappas, a fireman, was arrested by the police and charged with robbery on complaint of James Fitzsimmons. The latter says Pappas stole a pin from his tie after stopping him as he was turning

CELEBRATE HISTORIC EVENT. ALEXANDRIA, VA., Dec. 8.—Society commemorating the one hundred and thirty anniversary of the final departure of the British armed forces from American shores after the revolutionary war were held here yesterday in historic Christ Episcopal church.

GIRL'S TESTIMONY AGAINST PROMOTER

Miss Leta Hubb Gives Confirmation of Correspondence.

LOS ANGELES, Dec. 8.—A girl may cause Dr. John Grant Lyman, promoter, former millionaire and one of the best known figures in commercial activities of the state, to go to prison. The entire case of the people against the now defunct Panama Development Company and against Lyman, charged with having used the mails to defraud in connection therewith, seems to rest on Miss Leta Hubb, formerly the accused man's stenographer, and who, according to evidence, took from his dictation all the laudatory phrases which, printed in his circulars, lured investors to their financial doom. The girl's testimony is that Lyman obtained all of these circulars and her principal activity in connection was hearing read certain passages from his literature and confirming them. Among the correspondence recognized by her as having been dictated by Lyman was a letter to the Chase-Nashua Company, an English promotion concern of London. Her evidence, it is declared, will be the principal testimony against the doctor.

SOUTHERN EDITORS IN HIGHLAND DRIVE TOUR

Viewing the Highland Drive, the principal buildings of Oakland and the scenery about the city, the Southern editors and their wives, who were entertained Saturday night at dinner by the Commercial Club, yesterday, were the guests of an automobile tour of the city.

About 50 editors and their wives took the trip, under the direction of L. A. Henshaw, president of the automobile committee. The editors expressed themselves as pleased with the city and its environs, and highly lauded the city hall and other structures. They later returned to San Francisco.

Lay Keel of Naval Oil Tanker Kanawha

VALLEJO, Dec. 8.—The keel of the new naval oil tanker Kanawha, to cost not in excess of \$1,100,000, was laid at the Mare Island navy yard this morning. As soon as she is launched work will begin on a sister ship, the Maumee.

The first rivet in the Kanawha's keel was driven by civil service employees, representing the paneling, estimating and draughting departments of the yard. Shop work on the Maumee is already in progress.

Lieut.-Col. Gaillard's Body Laid to Rest

WASHINGTON, Dec. 8.—The body of Lieutenant Colonel David Dubose Gaillard, the army engineer whose genius made possible control of the slides through Culebra cut on the Panama canal, was laid to rest today in the slopes of the Arlington National Cemetery in the Potomac, after funeral services in St. John's Episcopal church.

Movies Injuring Eye-Sight of Children

CHICAGO, Dec. 8.—As a result of many months' investigation Superintendent of Schools Ella Flagg Young today declared that the movies at motion picture shows threaten to seriously impair the eyesight of school children.

TOPPLES OVER, DEAD, AT MEETING OF DEACONS

LINCOLN, Neb., Dec. 8.—Deacon Eugene C. Kemmerer of the Baptist church and prominent in the organization, had just risen to address a meeting of deacons over which he was presiding yesterday when he toppled over head. Heart disease was given as the cause of death.

Public and Private Auctions

J. A. MUNRO & CO. AUCTIONEERS 1007 Clay street, corner Teach street, Phone 1047. Will pay highest price paid for merchandise, furniture, etc., or will act on commission. Sales every Friday.

OAKLAND ELKS HONOR DEAD BROTHERS

Words of Eulogy and Musical Program Mark the Ritual.

Ceremonies Presided Over by Exalted Ruler Dodge.

Glowing words of eulogy, a remarkable musical program and a solemn ceremony in honor of the dead marked the memorial ritual of the Oakland Lodge of Elks, held yesterday at the First Congregational church, when the antlered herd gathered to do honor to its departed brethren. Clinton G. Dodge, exalted ruler of the organization, presided over the ceremonies and Thomas H. Selvaage of Eureka spoke brilliantly on the occasion and outlined the significance of the day set aside as a memorial to the dead.

"We are here today to commune with departed brethren of the order who did their work while they were here, and in whose footsteps we are trying valiantly to follow," he said. "It is for us to attest to their virtues while they were among the living. We all are moving along in the same path, toward the same destination. And whether does it lead? Where, we do not know; yet in the night of death hope sees a star, and it is not true that 'the loved' that once has blown forever dies. It is but a temporary parting, this death; once again we shall know our brethren with whom we lived and worked and suffered here on earth."

Frank L. Coombs of Napa pronounced the eulogy and Rev. Ray F. Carter was heard in the opening prayer. The ceremonies were opened by the exalted ruler.

FINE MUSICAL PROGRAM.

The musical program included an organ prelude and postlude by Wallace A. Sablin, several selections by a male quartet under the direction of Edwin D. Crayhall, soprano solo by Miss Edith M. Benjamin, a vocal duet by Eva Henriette Gruninger and Jessie Mary Murray, violin solo by M. L. Lytjen and a baritone solo by Frank Fowden.

The committee in charge of the services included E. J. Finney, Frank Selvaage, Lynn Stanley and J. W. Shanley. The church auditorium was filled almost to capacity with members of the order, their families and friends.

BERKELEY HOLDS SERVICES.

BERKELEY, Dec. 8.—The First Congregational church of this city was the scene yesterday of the memorial service for the local lodge of Elks, when members of the order assembled in the Sunday school rooms to do honor to their departed. Herbert H. Powell, D.D., delivered the invocation and Frank M. Scoonover presided.

The lodge closed the services with impressive ritualistic services. The following was the program of the occasion:

Organ prelude, Mabel Hill Redfield; opening exercises, D. J. Jones; prayer, W. A. "Are Men?" (Bach-Gounod), solo part, W. Fletcher; hymns, Stanley and J. W. Shanley; (3) Targa (Händel), Mary Selvaage; (4) Targa (Händel), Mary Selvaage; (5) Targa (Händel), Mary Selvaage; (6) Targa (Händel), Mary Selvaage; (7) Targa (Händel), Mary Selvaage; (8) Targa (Händel), Mary Selvaage; (9) Targa (Händel), Mary Selvaage; (10) Targa (Händel), Mary Selvaage; (11) Targa (Händel), Mary Selvaage; (12) Targa (Händel), Mary Selvaage; (13) Targa (Händel), Mary Selvaage; (14) Targa (Händel), Mary Selvaage; (15) Targa (Händel), Mary Selvaage; (16) Targa (Händel), Mary Selvaage; (17) Targa (Händel), Mary Selvaage; (18) Targa (Händel), Mary Selvaage; (19) Targa (Händel), Mary Selvaage; (20) Targa (Händel), Mary Selvaage; (21) Targa (Händel), Mary Selvaage; (22) Targa (Händel), Mary Selvaage; (23) Targa (Händel), Mary Selvaage; (24) Targa (Händel), Mary Selvaage; (25) Targa (Händel), Mary Selvaage; (26) Targa (Händel), Mary Selvaage; (27) Targa (Händel), Mary Selvaage; (28) Targa (Händel), Mary Selvaage; (29) Targa (Händel), Mary Selvaage; (30) Targa (Händel), Mary Selvaage; 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CHRIS OTTEN WINS ANNUAL KING SHOOT Originals Play to Form And Beat All-Vallejos AZEVEDO MUST BEAT MORAN TO GET FURTHER RECOGNITION B. P. O. E. Baseball Game Dec. 21, on Santa's Schedule Pre-Battle Calm Pervades Training Camps of Ritchie and Murphy

RITCHIE IS AT WEIGHT; MURPHY CONCLUDES HIS TRAINING

"No More Work for Me Until the Big Night," Says Harlem Harp.

By THE TIMEKEEPER. The "calm before the storm." That's the weather indications

Millet's and Shannon's today, where Champion Willie Ritchie and Tommy Murphy are putting the finishing touches on their weeks of preparation.

A crowd of 400 fans swarmed their way into Miller's gymnasium yesterday and keenly eyed Ritchie as he went through his final full workout. They saw him

the Olympic Club track, two with Jimmy McCreich, and then wind up with three

the great cleanness and speed. Ritchie

the fight and still be at weight. Ritchie

the arena crowded with people, it will nat-

Over two hundred fans crossed to San

the night of the contest. The betting

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Breezy Bits by "Billy Fitz"

SCORES TAKE NOTICE. Give Father Ricard another error.

BACK AGAIN. It's Monday. And we feel

Is a lemon peck. And yet we must. Write on, or dust—Nope, no appeal!

The open season for socks, ties, handkerchiefs and gloves is upon us.

of Buck O'Brien leads one to suspect

Sir Thomas Lipton's press agents

The Harp that once through Harlem's

Put pugs to slumber, now recalls

The most exciting pastime right

WANTED TO EXCHANGE.

President Wilson is reported to

Dear Billy: This is a Chicago

Oh, the hand that sparks the children

Oh, the foot that kicks the trade

CHRISTOPHER OTTEN IS SHELL MOUND KING FOR ONE YEAR

the night of the contest. The betting

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ORIGINALS DO A 'COME-BACK' AT VALLEJO, WINNING 6-0

Local American Pigskin Stars Right in Line for the State's Honors.

VALLEJO, Dec. 8. — In one of the

of the first quarter the Vallejo boys

After the whistle blew for the second

The last goal was kicked by George

The ball sea-sawed back and forth

The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

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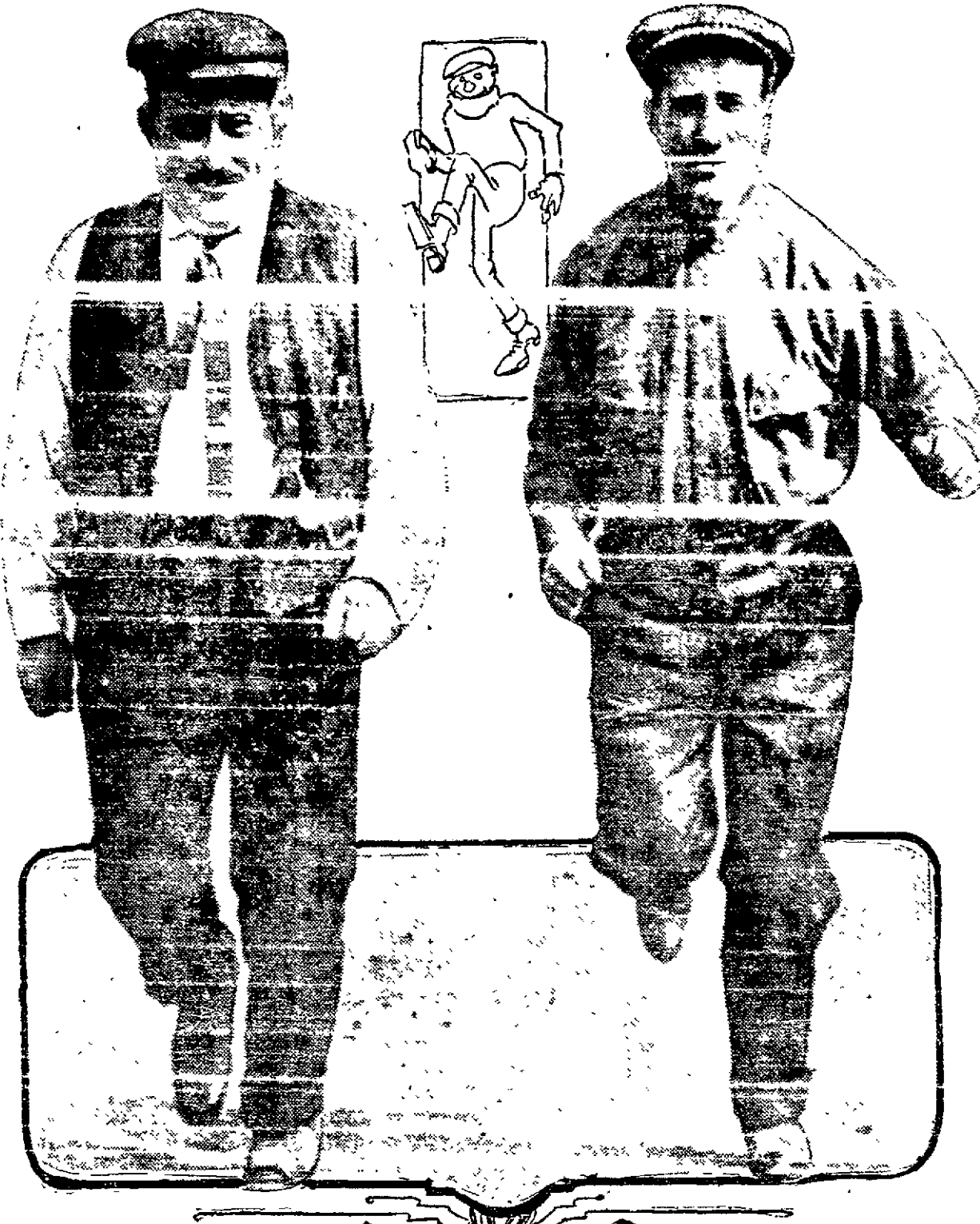
The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

The last goal was kicked by George

Manager Buckley and Murphy 'On the Road'



AMATEUR BASEBALL & SEMI-PRO BASEBALL Edited by Bill Crosby

Table with multiple columns containing baseball scores and statistics. Includes sections for 'ROCK RIDGE LEAGUE', 'STANDING OF THE CLUBS', 'BASEBALL', 'SUMMARY', 'ROCK RIDGE LEAGUE', 'STANDING OF THE CLUBS', 'BASEBALL', 'SUMMARY', 'ROCK RIDGE LEAGUE', 'STANDING OF THE CLUBS', 'BASEBALL', 'SUMMARY'.

IT WAS BAKER'S HOMER THAT PUT THE OAKS DOWN AND OUT

And Now the Seal Southpaw Is Chased to Spokane Wigwam.

By BILLY FITZ. The winter rumors that Jess

Baker, the Seal southpaw, would not be with the trans-

en an official verification today

when Manager Del Howard of

San Francisco announced that

the pitcher had been sold to

Mike Lynch's Spokane Indians,

a team for which he pitched in

1909.

Oakland fans have considerable re-

spect for Jess Baker, for many of them

are still convinced that he has not

been for this heavy hitting twirler,

the Oaks would not have gone so

to pieces.

Toward the middle of the year, when

the Oaks were beginning to show signs

of coming up and when victory was

coming a little harder every day, the

Oaks and the Seal looked up in the

decision game of the series on Sunday

afternoon at 10:30 a. m. The crowd

into the stadium, which was filled

with the Oakland pitcher, and a five run

led suddenly they began to hiss him,

scored two runs, and had two men

on base when Baker came to bat. The

pitcher figured that since there were

Advertisement for Dr. J. H. West. Text includes: 'The Doctor Who Cures', 'We Guarantee to CURE YOUR PILES', 'CHAN & KONG CHINESE MEDICINE CO.', 'CONSULTATION AND EXAMINATION FREE', 'Dr. J. H. West'.

Advertisement for Dr. Lee. Text includes: 'MEN IN TROUBLE', 'CONSULT ME FREE', 'DR. LEE', '129 Broadway Oakland, Cal.', 'By attending clinic'.

MARRIAGE BIRTH AND

DEATH NOTICES

DIVORCES FILED.

DONALDSON—Edwin B against Rose A. Donaldson; alleged desertion.

DIVORCES GRANTED.

HILL—Margaret B. from R. B. Hill; final decree; granted.

EARL LITTLEFIELD—George J. Earl, 28, Pearl V. Littlefield, 22, both of Oakland.
PARRISH-SHANNON—Pearl H. Parrish, and Marian B. Shannon, 21, both of Berkeley.
WEBSTER-ROSENBAUM—Edward G. Webster, 19, and Rachel E. Rosenbaum, 21, both of Berkeley.

CAMBERA-GOMEZ—Luís, both Oakland, 22 and 23.
F. Gomez, 15, both of Oakland.
ROPERA—**WILLIAM**—Lucius P. Soberano, 22 and 23.
 30 and 31.
REYNOLDS-PIXTON—**William** & D. Reynolds, 22 Berkeley, and **EDITH** M. Pirtion, 18, 30.
SPRING-FIELD—**Louis** W. Spring, 34, 30.
WILLIAM—John, both of Oakland.
DONATO-WESTERN—**John** P. West, 22 and 30.
 21; **Agnes** & **Patricia**, 11, both of Berkeley.
WILLIAM—**John** P. West, 22 and 30.
LOUIS, and **CERES** M. Choise, 22, Berkeley.
DEWID—**John** P. West, 22 and 30.
McPHERSON-McPHERSON—**Ralph** H. McPherson, 22, 30, 31 and **John** B. McPherson, 23, 30 and 31, both of Oakland.
JENNIFER-JACK—**Edith** F. Jeffery, 22, Oakland.
 and **Erlyn** M. Axx, 22, Berkeley.
DEATHS.
BROWN—In Oakland, December 6, 1913. **John** L. MacLaren Brown, beloved wife of John Brown, a native of Nova Scotia, aged 54.
 Friends are respectfully invited to attend the funeral on Wednesday afternoon at 2 o'clock at the home of Mrs. J. L. Brown, 4118 Third St., where interment private.
BROWN—In Oakland, December 7, 1913. **George** L. Brown, beloved husband of Mrs. George L. Brown, aged 44.
 Friends are respectfully invited to attend the funeral on Thursday at 10 o'clock at the home of Mrs. E. M. Brown, 4118 Third St., where interment private.

3. Friends and relatives are respectfully invited to attend funeral services on Wednesday, December 10, 1915, at 2 o'clock p. m. at the family residence, 802 Thirtieth street, Fruitvale, under the auspices of Fruitvale Lodge No. 69, I. O. O. F. Interment at Greenwood Cemetery.
 The officers and members and visiting members of Fruitvale Lodge No. 69, I. O. O. F. are requested to assemble at 802 Thirtieth street, Wednesday, December 10, at 1:30 p. m. for the purpose of conducting the funeral services for our deceased brother George Lewis Rittman.

son of William and Oakland, December 6, 1913.
Dorothy, beloved daughter of Charles and Bertha
Stewart, and sister of Harriet, Lincoln
center, Emilie, Alice and Irene Streeter.
Native of Chicago, Illinois, aged 7 years,
month 8, days. (Chicago papers please copy.)
Friends and acquaintances are respectfully
invited to attend the funeral Tuesday,
January 9, 1921, at 2 o'clock p. m. from
family residence, 284 Thirty-sixth avenue
East, Oakland. Interment, Evergreen cemetery.

Mrs. Kate Lewis. C. A. G. T. R. B. W. A. Todd, a native of Missouri, aged 44, a member of the Oak Lodge No. 1, A. O. U. M., Los Angeles and Sacramento papers please copy.

Friends and acquaintances are respectfully invited to attend funeral services Tuesday, December 9 1923, at 2 o'clock p. m., in the

land crematory. Remains of the residents of Addick & Company, 670 Fourteenth street, between Grove and Castro streets. Officers and members of Live Oak Lodge No. 31, F. & A. M. are requested to meet at the Marine Temple at 1:35 p. m., then to the First Baptist church, corner of Jones street and Telegraph avenue, to attend funeral of the late Isaac A. L. Todd. TACET—In San Francisco, December 3, 1915.

RECKLESS HUNTER IS
CAUTIONED BY POLICE

west of the Webster street road-
caused Mrs. Hatfield of Tunnel street
summon the police. Mrs. Hatfield
clared that she feared the hunter would
Policeman Daly in the police patrol
visited the scene and admonished
hunter to be careful.

1410 st. 100 feet SE 4th avenue, SE 40 by 125, porling block 33. Hagley's map Chm Oakland; \$9900.

G. W. and F. Ledgett (wf) to Koenig Kroll, trustees W. H. Davis, extr est Ros. Samm -ded, -Same as deed A. Carleton

to R. E. French, Oakland; \$2000.
W. W. and I. M. Smith (w) to Naylor & Wood, trs. Berkeley Bank of S. & Trust Co (corp).—Same as deed E. J. Foster to W. W. Smith, Berkeley; \$1600.
R. E. French (sgr) to Metzger & Kroll, I. George F. Metzger—Lots 82 and 88, rev. use—Franklin, Cal.; \$1000.

Baker & Taber, trs. Alameda Srgs B
 (cptn)—W Bar. 250 N San Antonio ave, N
 br W 150 being ptn of the Pitch & Shae
 tract so called, Alameda; \$3000.
 Arthur E. Forderer to Baker & Taber,
 Alameda Srgs Bank (cptn)—Same as truste
 deed Baker & Taber, trs. etc. to W. H. I
 lard, Alameda; \$1500.
 H. M. and Catherine Hammond

land—W Willow, 35 S Clement avenue, S
by W 1938 G, being trns lots 9 and 19 in bl
13. Map plat of subdiv of block 1, 2, 3,
13. 14 of lands adj Town of Encinal,
meda: \$1500

Edith F. Priest (wife of Byron) to B
& Tabor, trs Alameda Svgs Bank (cptn)—S
as decd Alameda Svgs Bank to E. F. Pri
Alameda: \$1500

H. W. E. Cook (sgt) to Majors & Mjrs
Mrs G. Majors-Lots 24 to 27 inc, map Gen
hercher tract, Eden township: \$2000, 2 y
at 8 per cent.

Patrick J. and Ellie Whalen (wf) to Bern
Auerbach (widw)-Subd's A and B of lot
Black 502, Lap No 2, Watis tract, Oakla
\$300, 1 year at 8 per cent.

G. L. and Emilie Seidelman (wf) to Bern

A. H. and M. E. Birdwell (wf) to Anthony O. and Corrie E. Lubbey (wf)—Lot 13, block 28, map Warner tract, Oakland; \$864. 3 years at 1 per cent.

Robert & Margarette Kuersel (wf) to B
bor Bank (contn)—S 15th, 120 W Jefferson.
\$0 by S 103.0, being ptn block 253, B.'s m
Oakland: \$9000.

Benjamin L. and Genevieve W. Howland
to Corland D. Mohr—W 40 feet of lot 9, bl
1, map Fairview Park, Oakland: \$2770.

James Cunningham Jr. to Edward W.

(n) The C. and Ross L. Reid (wf) to Mary
 Attop (two) - Lot 5, map Iowa tract 11
 Oakland; \$1600. 2 years at 7 per cent.
 (n) Karin Johnson (srl) to Wenona Barcia
 Lot 20, map North Christiania tract, Albe
 \$425.
 Fred A. and Annie E. Lucas (wf) and L.
 P. Williams to Farmers & Merchants Bk

Fred A. and Annie E. Lucas (wf) to P. Williams—Same as above, \$1000.

RELEASE OF MORTGAGES.

Charles F. Lee to William C. and Annie Allen (wf)—Lot 27, map of portion of property of Mrs. Eliza J. Hyde, Brooklyn town ship; \$300.

Excelsior Investment Co. (cptn) to G.

Henry Gray to Catherine M. L. Smith—
24, block 2653, map of Rowland tract, O
land; \$1000.
Berkeley Bank of Sigs & Trust Co (s)
to Elizabeth A. Atherton (scl), William
and Ida M. Smith (wf) and Ella J. Fos
ter of Lignum P.l.—Same as deed Ella
Foster to W. W. Smith, Berkeley; \$1400.

to Ferrier-Brook Desript Co. (cpn)—Lots
Cragmont, Berkeley.
Same to West Berkeley Land Co. (cpn)—
8, block 4, map Dwight Way Terrace, Berkeley.
Oakland Bank of Srgs. (cpn) to Berkeley
Dwint Co. (cpn)—Lot 10, block C, map Not
brae Terrace, Berkeley.

MONEY TO LOAN
REAL ESTATE

QUICK I can make you a loan from \$200 to \$5000 without delay. A number of country clients have just sent me word they secured from the sale of their crops. They want me to get it working for them immediately on good real estate mortgages. I can always secure money for you on any good proposition.

GEORGE W. AUSTIN 1424 BROADWAY, OAKLAND.
PHONE OAKLAND 995.

IF YOU WANT ANY AMOUNT, \$250 to \$5000, promptly on your Real Estate. Long or Short Terms. I HAVE READY MONEY ALWAYS.
E. H. LOHMANN
213 Union Savings Bank Building,
13th and Broadway, phone Oakland 1343.

MONEY TO LOAN
In Any Amount

On Approved Real Estate.
Layman Real Estate Co.
1432-14 BROADWAY,
OAKLAND.

\$1300, \$1500, \$2000, \$2500, \$10,000.
TO LOAN AT 7%
See Walter N. Gaird with
Dorothy Dand and

Finance Co.

404 14th St., Oakland 1609.

LOANS on real estate; no delay; current rates; any amount.

T. W. Moran

Agent Phoenix Assurance Co., Limited,
215 Security Bank Bldg., Oak. 3921.

IF YOU want to loan or borrow money on first mortgage security, any amounts, see loan department Alameda 1440 Broadway.

I BUY mortgages, notes, contracts and all the securities of the State of California.
387 Bacon Bldg., phone Oakland 503.

REAL ESTATE loans: charges low. J. S. Naismith, 19 Bacon Bldg., Oakland 294.

MORTGAGE LOANS NEGOTIATED.
NIEL E. MURPHY & CO.
FIRST NATIONAL BANK BLDG.,
BERKELEY, CAL.

LOANS ON REAL ESTATE, ANY AMOUNT. A. N. MACDONALD, 217 BACON BLDG., PH. OAK 3942.

WE have money to loan on east bay property. Alameda County Realty Co., 519 Syndicate Bldg.

MONEY ON REAL ESTATE at 6 and 7 per cent. F. F. PORTER, 1223 Bay St.

ALSO \$1000 Real estate security. W. C. LeVine, 1418 Telegraph Ave.

MONEY TO LOAN
CHATTEL

A==Independent Loan Co.

LOAN HEADQUARTERS.

XMAS MONEY

By straightforward, simple business methods we are daily demonstrating to our many satisfied customers that this is by far the best place for quick, private loans. You don't have to have a finely furnished home to secure a loan from us. We will let you have from \$10 to \$100 on your promise to pay if you have furniture or a piano which remains in your possession.

ONE MONTH FREE.

Nothing to Pay Until Feb. 1, 1914.

GET

\$10, PAY IT IN 12 PAYMENTS OF \$1.10.

\$25, PAY IT IN 12 PAYMENTS OF \$2.10.

\$50, PAY IT IN 12 PAYMENTS OF \$5.20.

\$75, PAY IT IN 12 PAYMENTS OF \$7.50.

Weekly or monthly payments as desired.

These payments include interest, principal and all charges; nothing deducted; you get the full amount in cash. A complete statement of account is given you showing exactly what the loan will cost. Loan can be paid in full at any time and you will only be charged for the actual time you keep it. Extensions granted in case of sickness or other misfortune.

CONFIDENTIAL LOANS TO LADIES ON THEIR OWN SIGNATURE.

No charge for quick service; money always ready. We hand you the cash while others are thinking about it. Loans are easier to get and cheaper to pay at loan headquarters.

CALL, WRITE OR PHONE OAKLAND 2910.

INDEPENDENT LOAN COMPANY

201-202 PANTAGES THEATER BLDG., SECOND FLOOR, 408 12TH ST.

MONEY TO LOAN
CHATTEL—Continued.

Get Your Christmas Money Now

No payment required for 60 days on Loans Made This Month.

You Can Borrow \$10 to \$100

at reduced rates and without publicity if you own a piano or furniture.

You can renew the loan in weekly, semi-monthly or monthly payments, as suits you best. We allow a liberal rebate if the loan is paid before maturity; thus you pay only for the time the loan is carried.

In case of loss of employment or sickness, we will cheerfully extend due courtesy and forbearance.

Loans not recorded—so no one will know.

Phone, write or call.

German-American Loan Company

121 Washington St.,
Rooms 201-202-203.
(Over 5-10-15c store).
Phone Oakland 2617.

NOTICE TO BORROWERS.

It pays to deal with a reliable firm. We do not advertise misleading rates or terms.

We will loan you any amount for any length of time on household furniture, jewelry, furs, etc. at bank rates, including interest as can be had at any bank. This is not a get-rich-quick concern, but a responsible firm with local bank references, established 1890.

We have a large stock of new and high-priced loans and advancing more money at lower rates.

Everything strictly confidential.

EASTERN BROKERAGE CO.

Suite 1 and 2, 1228 Broadway,
Phone Oakland 1401.

AT California's largest pawnbrokers, liberal loans on diamonds, jewelry, furs, etc. at bank rates, including interest as can be had at any bank. This is not a get-rich-quick concern, but a responsible firm with local bank references, established 1890.

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MONEY TO LOAN
REAL ESTATE

3% MONEY
Money loaned on real estate. Interest on \$1000 for 12 months \$30.00; on \$2000 \$60.00; on \$3000 \$90.00; on \$4000 \$120.00; on \$5000 \$150.00. Repayments, \$4.00 on \$1000 per month, of which \$3 applies on principal, \$1.00 interest. You only pay for what you borrow. Investigate. Send for what booklet "E."

Real Estate Loans
Any amount, ready at 5% and 7%.
Koenig & Kroil
444 11th St.
Ph. Oak. 283.

Quick Loans

\$100 to \$10,000 on Real Estate.
ITALIAN-AMERICAN REALTY CO.
120 Broadway, Oak. 4185.

LOAN WANTED

\$10,000 at 6% on centrally located corner lot near Hotel Oakland; value \$40,000. George W. Austin 1422 Broadway Oakland.

Wanted \$1000 first mortgage on good b. Oakland real estate, 7% monthly; no agents. Box 700, Tribune.

LOAN of \$1500 wanted on first-class security. Box 8261, Tribune.

MONEY WANTED—7% and 10% security first mortgages. Box 770, Tribune.

WE can place your money at good rate of interest on all east bay security. If you have money to loan see our loan department; nothing but first mortgage security, where value is unquestioned, submitted. Alameda County Realty Co., 519 Syndicate Bldg., Oakland.

WANTED—\$1000 at 9 per cent on beautiful new modern bungalow in East Oakland, full \$3000 value. Box 659, Tribune.

WANTED—Loan \$200 to \$5000; business stock security. Box 652, Tribune.

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CHATTEL

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AUTOMOBILES

A—Our "MARVELASTIC PROCESS" is the only four-day process that can be guaranteed by us exclusively.
New Process Auto Painting Co., Inc.,
2609 Broadway, Oakland; Lakeside 163.

A FOUR-PASS. Speedwell, in perfect condition; cost \$3400; will take \$1250 cash or exchange for real estate. Phone Oakland 442.

ARE you going to trade your car in? See me. I can give you more than the dealer on the trade. Box 656 Tribune.

A NICE 5 pass Regal; take good run-about and cash. 2853 Market St.

A NEW 1913 Cadillac Phone Alk. 3295.

FOR SALE—1912 Overland 6-pass, 25-h. p., excellent condition. \$1450.

1913 Franklin, 6-pass, good shape. \$350.

Cylinder Buick engine delivery. \$225.

Call at 2840 Broadway.

FOR SALE touring car Prestolite cutout, extra tubes; run 1000 miles. \$500. Box 8150 Tribune.

FOR SALE, cheap, Flanders delivery, Reo and Carter, 1440 Webster St.

House of 8 rooms in East Oakland; price \$5000; mortgage \$2500. Trade equity for 7-passenger machine in good shape, or two smaller machines.

\$4500—Elegant corner bungalow in East equity for automobile in good shape and worth \$1000.

George W. Austin
1424 Broadway, at 14th St.,
Syndicate Bldg.

Peerless Seven-Passenger
touring, rebuilt and repainted; excellent condition. Price \$1200. Trade equity for real estate in exchange.

Stoddard-Dayton
—Special touring car, rebuilt and repainted at a sacrifice price. Excellent condition. Real estate in exchange.

H. O. Harrison Co.
215 BROADWAY.

RELIABLE make with 2-ton auto truck. Address to enter into contract to buy for wholesale or large retail firm. Financially responsible. Address Box 824 Tribune.

SECOND hand auto truck 40 h. p., in fine condition, 1212 Madison St., Oakland 170.

SIX-CYLINDER HUDSON,
7-passenger, almost new; owner must sacrifice for cash. Phone Berkeley 1874.

SACRIFICE: will sell my 1913 7-passenger National, \$1500, originally \$2400; terms. Box 822, Tribune.

STUTZ roadster for sale, in good condition. Apply 1215 E. 5th St., Oakland.

It's the MARVELASTIC process.
Cars finished in 4 days. Guaranteed.
Lakeside 163. 2509 Broadway.

WANTED—A light roadster. I have a due bill on a very popular \$1200 car. But we can trade. What have you? Box 418 Tribune.

WANTED—Ford roadster or touring car. No work or repairs. Box 664 Tribune.

WANTED—Light roadster. Overland preferred. Address Box 423 Tribune.

Wanted, 1913 Ford, 7-passenger, good shape, new tires; cheap. 2341 Edwards St., Berkeley.

Wanted, 1913 Ford, 7-passenger, good shape, new tires; cheap. 2341 Edwards St., Berkeley.

MONEY LOANED ON AUTOS

No red tape.
Strictly confidential.
MUTUAL FINANCE CO.
room 208, BACON BLDG.

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